

Federal loans application process

How to apply (For new and continuing students)

If you intend on applying for a US federal student loan to study at the University of Central Lancashire (UCLan) please read this information carefully before making your application and then do everything in the provided flowchart in the correct order.

Please note that we cannot offer Federal Loans to any courses that have a clinical element, this includes Medicine, Dentistry, Nursing, Physiotherapy and any course that has a clinical component.

The loan application process is not the same for foreign schools and US colleges and different regulations apply for attendance at foreign schools.

There are several steps to making a loan application. They are all easy and quick but we won't know if you have completed all the processes for all the loans you intend to borrow unless you tell us which you do by sending us the correct documents as pdf files, and the institution does not know how much you wish to borrow until you tell us using the Cost of Attendance (COA) spreadsheet.

The flowchart will help you through all the required processes in the right order, so that you have a full pack of documents (pdf files) to send to us at the same time.

You need to:

- Sign the MPN for Direct (Stafford) Loans and have the pdf file of the MPN.
- If you need a PLUS loan, sign, or your parents sign, the MPN for PLUS Loans and have the pdf file of the MPN.
- Complete Entrance counselling and have the congratulations certificate to send us (as a pdf or jpeg file).
- You also need the Cost of Attendance (COA) spreadsheet and must work through the tabs called 'Cost of Attendance' and 'Checklist'. It will:
 - tell you how much you can borrow;
 - let you tell us how much you want to borrow;
 - provide you with a checklist of the evidence you must include in your email to us.

It is important that you complete each step in order to avoid any origination fails which would lead to delays.

It is highly recommended that you read the flowchart carefully before you start as it will point out at which stages screenshots are required as evidence. Unfortunately, if you pass these stages the only way to return to them in order to take the screenshot is to start from the beginning and repeat the entire process. This could mean that you will have to wait 24 hours for the email from USDE and you may be credit checked again. Each application for a credit check is logged on your credit rating, it may affect your credit rating in the future.

When you have all the evidences please send them all together in one email as attachments. Unfortunately, we cannot accept anything sent to us by post. If anything is missing then your email will be rejected as incomplete as we cannot start the origination processes.

Six step guide to applying for a US Federal student loan

Step 1 - Complete your FAFSA

Complete a [Free Application for Federal Student Aid \(FAFSA\)](#) to determine your eligibility for Federal loans. If you are a continuing loan student, complete a renewal FAFSA (you will only be required to indicate any information that has changed since last year).

You will need to include a school code on your FAFSA. UCLan's school code is G35153.

Step 2 - Complete your PLUS loan request (if applicable)

If you are intending to apply for a PLUS loan, or your parent will be applying for a Parent PLUS loan, you, or the parent, will need to complete a PLUS loan request on [studentaid.gov](#).

Use UCLan's school code G35153 on the PLUS loan request.

The US Department of Education may also request some applicants complete an online PLUS loan counselling module.

Step 3 - Complete your Master Promissory Note(s) (MPNs)

Undergraduates: Complete an MPN for the Subsidised and Unsubsidised loans and, if applicable, your parent should complete a separate MPN for the Parent PLUS loan.

Postgraduates: Complete up to two MPNs: one for the Unsubsidised loan and one for the Grad PLUS loan.

MPNs are completed on [studentaid.gov](#). Use UCLan's school code G35153.

As we are a foreign school, new MPNs must be completed for each year of study. Please complete an MPN for each type of loan you are taking.

Step 4 - Complete entrance counselling (if applicable)

You must complete entrance counselling if you are a Federal Direct Loan first-time borrower who has not yet completed entrance counselling. If you have completed entrance counselling in a previous year of study at any institution, you do not need to complete this step.

Complete entrance counselling on [studentaid.gov](#). Use UCLan's school code G35153.

Step 5 - Complete UCLan's Cost of attendance (COA) worksheet

Please complete the COA spreadsheet sent with this email. Please remember the COA is the maximum amount you can borrow.

Step 6 - Submit your loan application to UCLan (includes submission deadlines)

Once you have completed steps 1 to 5, please email your pack of documents to USLoans@uclan.ac.uk. We will only be able to start processing your loan once we receive your email and all of the above steps are complete.

Submission deadlines: Your complete application must be received by 31 July 2021 in order for it to be processed for payment on the first disbursement date. However we recommend you submit as soon as possible so we can start the process.

Applications made throughout the year must be received a minimum of one calendar month before the next disbursement date in order for us to process your application in time for that disbursement. We cannot guarantee that applications will be approved within these timescales if there are outstanding issues with your loan.

UCLan US Federal Loan Application

There are no short cuts, the only way to complete the process is to follow our flow chart. If anything is missing we cannot start your application!

