

Student Information

Last		First		MI	SSN	880- SID
Permanent Street Address/PO Box (include both)					Date of Birth ()	Email
City		State		ZIP	Phone	

Loan Details (an incomplete application will result in a delay of funds)

Lender Choice You may choose any eligible participating Federal Family Education Loan Program lender.

Name of lender: _____ Lender Code (if known) _____

Requested Loan Amount (combined total of Subsidized and Unsubsidized Stafford Loans for the **full Academic Year**).

\$ _____ .00 (Total amount requested for the full academic year – or particular quarter(s) as specified below under Disbursement Schedule.)
See Loan Limits provided with the HCC Participating Lenders List. Your loan amount may be reduced depending on the required Federal Aid calculations.

For students awarded Work-Study:

Do you want to keep the Work Study part of your award? Yes No
(work-study awarded amounts may reduce loan eligibility)

Disbursement Schedule

You must maintain enrollment of at least 6 credits for each quarter to be eligible for loan disbursements. Proceeds from your loan will be disbursed in **equal portions once per quarter** aligned with the quarters included in your financial aid award schedule. If you want the loan for only a portion of your academic year, please indicate which quarter(s) you want the loan to cover by listing them here:

The following must be completed before we will accept your Student Loan Request Form

When did you complete the online Stafford Loan **Entrance Counseling**? Date: _____ (Estimate if not known)

When did you complete the **Master Promissory Note** for Federal Stafford Loans with your lender? Date: _____ (Estimate if not known)

Borrower Certification

My Signature below indicates that I authorize Highline Community College to transmit the information above electronically for guarantee and that I have read and understand the following:

- I must enroll in and maintain **at least 6 credits** to be eligible for a Stafford loan
- I understand that my loan funds may be transferred by the lender to Highline CC via Electronic Funds Transfer (EFT). After paying tuition and fees, any remaining loan funds will be distributed to me via a paper check, typically within 3 business days.
- I may cancel all or a part of my loan by notifying the Financial Aid Office no later than 14 days after the date of notification that my loan funds have been received by the college.
- I must maintain Satisfactory Academic Progress according to the published Financial Aid Policy in order to remain eligible for my loan.
- I understand that the Financial Aid Office will certify the maximum Subsidized Loan eligibility before adding an Unsubsidized Loan.
- I understand that my requested loan amount may be reduced to fit within the budgeted cost of attendance less other aid received for the quarter(s) awarded.

My signature below certifies that I understand the statements above and the information I have provided on this form is complete and accurate

Student Signature _____ **Date** _____

Highline Community College is committed to the concept and practice of equal opportunity for all its students, employees, and applicants in education, employment, services and contracts, and does not discriminate on the basis of race or ethnicity, color, national origin, age, disability (handicap), sex, gender, sexual orientation, marital status, creed, religion, or status as a Vietnam-era or disabled veteran status, political affiliation, or belief, citizenship/status as a lawfully admitted immigrant authorized to work in the US, or presence of any physical sensory, or mental disability, except where a disability may impede performance at an acceptable level. In addition, reasonable accommodations will be made for known physical or mental limitations for all otherwise qualified persons with disabilities.

Students who need disability accommodations should contact Access Services in Building 99, 1st Floor, room 150 in Community & Employment Services, email: access@highline.edu, phone: (206) 878-3710 ext. 3857 TDD/VP (206) 870-4853, or fax: (206) 878-7247

STEPS TO APPLY FOR A FEDERAL STAFFORD STUDENT LOAN

1. Complete the online Stafford Loan Entrance Counseling at www.mappingyourfuture.org.
 - o This is required for the first time you get loans at Highline. Do this step first to help you through the following steps.
2. Complete a **Master Promissory Note (MPN)** for Federal Stafford Loans with the lender of your choice.
 - o Links to the lender websites are online at www.elmselect.com or go directly at your lenders website to complete and electronically sign your MPN. *If you already have a valid MPN on file with the lender, you may not need to complete a new MPN. Check with your lender to be sure your MPN is still valid for new loans.*
3. Complete a **Student Loan Request Form** and return it to the Financial Aid Office **AFTER** you have completed the steps above.
 - o We will not accept the loan request form until your financial aid file has been reviewed and you are sent the initial financial aid award letter or notification that you do not qualify for grants. You must be **registered in at least 6 credits** before we will begin to process your loan certification.

*** Allow 3-4 weeks for processing after all of the above is completed.

STAFFORD LOAN LIMITS

Base Subsidized and/or Unsubsidized	Additional Unsubsidized	Total Stafford Maximum Eligibility**	Student Type
\$ 3,500	\$2,000	\$5,500	Dependent / first year
\$ 4,500	\$2,000	\$6,500	Dependent / second year
\$ 3,500	\$6,000	\$9,500	Independent / first year
\$ 4,500	\$6,000	\$10,500	Independent / second year

****PLEASE NOTE:** Amount of loan eligibility cannot exceed your budgeted Cost of Attendance minus all other financial assistance you are receiving. Your eligible loan amount may be less than these limits; you will receive an updated award letter with your loan eligibility after we process your loan request form.

STAFFORD LOAN INTEREST RATES EFFECTIVE FOR NEW LOANS MADE 7/1/2009 – 6/30/2010

Subsidized Stafford portion: 5.6% Fixed Rate
Unsubsidized Stafford portion: 6.8% Fixed Rate

During eligible In-School, Grace, and Deferment Periods, the federal government pays the interest on the Subsidized portion of your Stafford Loans. Interest may be added to your loan balance (capitalized) by your lender on the unsubsidized portion of your loan quarterly

You may choose any eligible participating lender when borrowing Federal Stafford Loans.

The lender list is in no way an endorsement of the products or services offered by these companies; there are many other lenders throughout the country which can provide Federal Stafford loans for you. If you would like to use another lender, simply notify the financial aid department of the lenders' name, address, phone number and Federal Lender Code.

This participating lenders list was compiled after reviewing responses to a Request For Information (RFI) which was publicly announced to the entire Washington Financial Aid Association membership. The RFI was open to all eligible lenders to respond. Details of criteria used are available on our website. The list of lenders is in order of the scores tabulated from highest to lowest.

Highline Community College subscribes to the Code of Conduct pertaining to participation in the Federal Family Education Loan Program. A copy of the Code of Conduct is available on our website. If you would like a paper copy of this document, please contact anyone in the financial aid office.

PARTICIPATING FEDERAL STAFFORD LOAN PROVIDERS

LOANS ARE PROCESSED WITH A FEDERAL GUARANTY USING NORTHWEST EDUCATION LOAN ASSOCIATION (NELA) WWW.NELA.NET

SALLIEMAE PO BOX 9425 WILKES-BARRE, PA 18773-9425 LENDER CODE 802218 Tel: 888.272.5543 www.salliemae.com	Federal Origination Fee Federal Default Fee Other loan discounts	0.5 % charged to borrower, deducted from loan disbursement 1.0 % charged to borrower, deducted from loan disbursement 0.25% Interest Rate Reduction when payments are scheduled using ACH or Automatic Payments
Check website for additional information and to complete your Stafford Master Promissory Note		

NATIONAL EDUCATION 200 W. MONROE ST. SUITE 700 CHICAGO, IL 60606 Lender Code 834378 Tel: 800.345.4325 www.nationalel.net	Federal Origination Fee Federal Default Fee Other loan discounts	0.5 % charged to borrower, deducted from loan disbursement 1.0 % charged to borrower, deducted from loan disbursement 0.25% Interest Rate Reduction when payments are scheduled using ACH or Automatic Payments
Check website for additional information and to complete your Stafford Master Promissory Note		

EDAMERICA 120 NORTH SEVEN OAKS DRIVE KNOXVILLE, TN 37922 Lender Code 831453 Tel: 800.337.1009 www.edamerica.net	Federal Origination Fee Federal Default Fee Other loan discounts	0.5 % charged to borrower, deducted from loan disbursement 1.0 % charged to borrower, deducted from loan disbursement 0.25% Interest Rate Reduction when payments are scheduled using ACH or Automatic Payments
Check website for additional information and to complete your Stafford Master Promissory Note		

NELNET PO BOX 82596 LINCOLN, NE 68501-2596 Lender Code 833669 Tel: 877.804.3603 www.nelnet.com	Federal Origination Fee Federal Default Fee Other loan discounts	0.5 % charged to borrower, deducted from loan disbursement 1.0 % charged to borrower, deducted from loan disbursement 0.25% Interest Rate Reduction when payments are scheduled using ACH or Automatic Payments
Check website for additional information and to complete your Stafford Master Promissory Note		

DISCOVER STUDENT LOANS PO BOX 30947 SALT LAKE CITY, UT 84130-0947 LENDER CODE 831312 Tel: 877.728.3030 www.discoverstudentloans.com	Federal Origination Fee Federal Default Fee Other loan discounts	0.5 % charged to borrower, deducted from loan disbursement 1.0 % charged to borrower, deducted from loan disbursement 0.25% Interest Rate Reduction when payments are scheduled using ACH or Automatic Payments
Check website for additional information and to complete your Stafford Master Promissory Note		

KEY BANK 745 ATLANTIC AVE SUITE 300 BOSTON, MA 02111-2735 LENDER CODE 811025 Tel: 800.539.5363 www.key.com/educate	Federal Origination Fee Federal Default Fee Other loan discounts	0.5 % charged to borrower, deducted from loan disbursement 1.0 % charged to borrower, deducted from loan disbursement 0.25% Interest Rate Reduction when payments are scheduled using ACH or Automatic Payments
Check website for additional information and to complete your Stafford Master Promissory Note		

Additional lenders which have previously made loans to Highline Community College students and which may continue to make subsequent loans:

Bank of America	824421	Loans processed with Federal Guaranty using Great Lakes Higher Education Corp.
Nellie Mae	829076	Loans processed with Federal Guaranty using Nela
Wachovia	830005	Loans processed with Federal Guaranty using Nela
Western States Learning Corp.	827283	Loans processed with Federal Guaranty using Education Assistance Corporation (EAC)
Wells Fargo	807176	(Will only make loans to students who previously borrowed while attending Highline)

US Bank will no longer process new Stafford Loans after September 25th, 2009.

www.highline.edu

<i>phone</i>	<i>e-mail</i>	<i>web</i>
(206) 878-3710, ext. 3358	financialaid@highline.edu	www.highline.edu/stuserv/financialaid