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## Federal Direct Loan Application Process

[www.bhc.edu/loan](http://www.bhc.edu/loan)



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**Loan applicants must complete the FAFSA ([www.fafsa.gov](http://www.fafsa.gov)) and be enrolled in at least six credit hours.**

Complete the checklist items (  ) listed below. If this is your first time borrowing a student loan, complete the *First-Time Borrower Checklist*. If you have borrowed a student loan before, complete the *Prior Borrower Checklist*.

	First-Time Borrower Checklist:	Prior Borrower Checklist:
<b>Step 1: Entrance Counseling</b> A review of your responsibilities and obligations as a student loan borrower. Allow 30 minutes to complete. <a href="http://www.studentaid.gov/entrance-counseling">www.studentaid.gov/entrance-counseling</a>	<input checked="" type="checkbox"/>	
<b>Step 2: Master Promissory Note (MPN)</b> Your “promise” to repay any student loans borrowed. Complete as an Undergraduate Student (for Subsidized/ Unsubsidized Loans). <a href="http://www.studentaid.gov/mpn">www.studentaid.gov/mpn</a>	<input checked="" type="checkbox"/>	
<b>Step 3: BHC Loan Application</b> Select the Login with your myBlackHawk username and password to apply. Eligibility and loan amounts are not guaranteed. <a href="http://www.bhc.edu/loanapp">www.bhc.edu/loanapp</a>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Step 4: Transcripts</b> <u>If this is your first time borrowing at BHC</u> , we recommend you request all prior college transcripts be sent to Enrollment Services to accurately determine loan grade level and eligibility.		<input checked="" type="checkbox"/>

**Note:** Once all required steps are completed, allow 2 weeks for processing. (Please allow additional time during peak registration periods of July/August and December/January).

Applications will be processed in order of receipt. Status updates will be sent to your [myBlackHawk](#) email ([username@mymail.bhc.edu](mailto:username@mymail.bhc.edu)).

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