



To Guarantee Loan is Processed by Semester Payment Due Dates Submit Loan Request by:

\* Fall Deadline: June 15, 2021 \*Spring Deadline: Nov. 15, 2021 \*Summer Deadline: April 15, 2022

FINAL DEADLINES for all loans and increases:

FALL ONLY: Dec. 1 SPRING ONLY: May 1 SUMMER ONLY: July 1

## 2021-2022 Federal Direct Loan Request Form

**First Time Borrower**

**Repeat Borrower**

Submit completed form from your HCC email to [finaid@harford.edu](mailto:finaid@harford.edu)

**ALL QUESTIONS MUST BE ANSWERED AND FORM MUST BE SIGNED ON NEXT PAGE**

- When do you expect to transfer or graduate from HCC? \_\_\_\_\_ Month/Year (Ex: May 2022)
- First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_ Harford ID: **H** \_\_\_\_\_
- Cell Phone #: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_
- LOAN REQUEST AMOUNT** (Refer to **next page** for Federal loan limits): \$ \_\_\_\_\_  
**IF LEFT BLANK, LOAN WILL BE PROCESSED FOR MAXIMUM LOAN ELIGIBILITY!**

The Financial Aid Office will certify your Subsidized Stafford Loan eligibility (if any) prior to your Unsubsidized Stafford Loan eligibility. If you do **NOT** want an Unsubsidized Stafford Loan, check this box.

**Please note you may only qualify for an Unsubsidized Loan.**

- The amount you requested above will be split evenly between Fall and Spring semesters.** If you want a one semester loan, please indicate that below. For Example: If you request \$5,500 you will receive \$2,750/Fall and \$2,750/Spring (minus loan fees). You will receive a disbursement memo via HCC email once your loan has been awarded, stating disbursement dates for the entire school year.

### Loan Period (CHECK ONLY ONE):

Fall and Spring Loan 2021/2022 (Default)

Fall 2021 ONLY Loan

Spring 2022 ONLY Loan

Summer 2022 ONLY loan

- There are **NO WINTER** only loans - you must include winter loan in **FALL** disbursement.
- Summer loans can be requested once summer registration begins in April.
- **Loan Deadline Dates** are stated at the top of this request form.
- Loan increase forms are available [online](#) or in the Financial Aid office.

- In order to receive a loan, you must complete a Master Promissory Note (MPN), complete online Entrance Counseling, and complete the Electronic Consent form (E-Consent). If you are a repeat borrower and have borrowed within the last 10 years, you do **NOT** need to redo the MPN.

**ALL BORROWERS must complete the HCC E-Consent form.**

We are unable to award your loan until you complete these requirements.

**Please refer to attached "Completing Required Loan Tasks" sheet for detailed instructions on completing these requirements.**

Scanned by \_\_\_\_\_ Date: \_\_\_\_\_

## 2021-2022 Federal Direct Loan Request Form

FEDERAL DIRECT LOAN BORROWING LIMITS		
Credits Earned	Dependent Students	Independent Students
Students with 0-30 earned credit hours	Subsidized \$3,500	Subsidized \$3,500
	Unsubsidized \$2,000	Unsubsidized \$6,000
	TOTAL: \$5,500	TOTAL: \$9,500
Students with 31 earned credit hours or more	Subsidized \$4,500	Subsidized \$4,500
	Unsubsidized \$2,000	Unsubsidized \$6,000
	TOTAL: \$6,500	TOTAL: \$10,500

FEDERAL LIFETIME LOAN LIMITS		
Independent/Dependent	Subsidized Maximum	Total Aggregate Maximum (Sub and Unsub)
Dependent Undergraduates	\$23,000	\$31,000
Independent Undergraduates	\$23,000	\$57,500

**Please check below to be sure you have completed EACH requirement or there will be delays in processing your loan.**

\_\_\_\_\_ **FAFSA** electronically submitted on <https://studentaid.gov> OR on My Student Aid mobile app.

\_\_\_\_\_ **Electronic Consent (E-Consent)** must be acknowledged annually before we process your loan request. Please click on this link to complete: [E-Consent MUST be Completed](#) .

\_\_\_\_\_ **Complete Master Promissory Note (MPN) AND Entrance Counseling** on <https://studentaid.gov>. Refer to attached "Completing Required Loan Tasks" sheet for instructions. Repeat Borrower MPN is good for 10 years. If you've borrowed a student loan before and done online entrance counseling, you do NOT need to do Entrance Counseling again.

**Review Annual Student Loan Acknowledgment (ASLA)** on <https://studentaid.gov/asla>. This is not a requirement, but is strongly recommended to review your existing student loan debt (if any). Refer to attached "Completing Required Loan Tasks" sheet for instructions.

\_\_\_\_\_ **Verification Documents:** Check OwlNet to see if you have any outstanding verification requirements.

\_\_\_\_\_ **Declare a Major and Register for at least 6 credits:** You must be in a degree program to receive any financial aid. Federal regulations stipulate that you must also be **registered for at least 6 credits to be eligible for a student loan.**

\_\_\_\_\_ **Review Frequently Asked Questions** for additional information about HCC loans/financial aid process on HCC Financial Aid website.

Your loan request will be reviewed by a loan counselor. **It could take 2-4 weeks before your loan is awarded.** You will receive a disbursement memo via HCC email once your loan has been awarded. **Please review your HCC email regularly;** the loan counselor will contact you if there are any questions about your loan request. **Your loan will NOT be awarded until you complete the Master Promissory Note (MPN), Entrance Counseling, and E-Consent.**

**I understand:**

- **Turning in a loan request WILL NOT hold my classes. I must complete ALL requirements listed and the loan must be awarded before the payment due date to avoid classes being dropped for non-payment.**
- **If I submit my loan request after the loan deadline date and/or the loan is not awarded by the payment due date, I must make other arrangements to pay my bill so that my classes will not be dropped for non-payment.** I understand that I may also need to purchase my books with my own money. Visit your OwlNet account to set up a payment plan if needed.

**My signature below indicates that I have fully completed every requirement listed on this loan request and I understand the HCC loan policies above.**

\_\_\_\_\_ H \_\_\_\_\_  
**Signature** **Harford ID#** **Date**

## Completing Required Loan Tasks on StudentAid.Gov <https://studentaid.gov>

You can also download My Student Aid mobile app from your app store to complete the same tasks on your mobile device.

Studentaid.gov is the U.S. Department of Education's central financial aid website where you can:

- Complete the FAFSA/manage FSA ID
- Complete Master Promissory Note (MPN)
- Complete Entrance Counseling
- Complete Annual Student Loan Acknowledgment
- View your outstanding student loan balances
- Find the name of your loan servicer
- Make payments on existing student loans
- Use Loan Simulator to choose the best repayment plan option for your financial goals
- Learn about loan forgiveness
- Learn about all federal aid programs

Log into <https://studentaid.gov> with your FSA ID.

### COMPLETE A MASTER PROMISSORY NOTE (MPN):

**If this is your first loan, you MUST do this before submitting your loan request form.** If you're a repeat borrower and created an MPN within the last 10 years, you do NOT need to redo the MPN for this loan.

1. Log in with FSA ID.
2. Hover over "Complete Aid Process" and click "Complete Master Promissory Note."
3. Under "Choose Direct Loan MPN," choose "I'm an Undergraduate Student - MPN for Subsidized/Unsubsidized Loans." Click "Start."
4. Complete all screens, making sure you open and review all sections.
5. Complete "Sign and Submit" section at the bottom of Step 4.
6. Review MPN and hit "Submit."
7. Receive confirmation stating you have successfully submitted your MPN. **If you do not receive this confirmation, your MPN did not process correctly!**

Choose the Direct Loan MPN you want to preview or complete

**STUDENT TYPE**

I'm an Undergraduate Student

MPN for Subsidized/Unsubsidized Loans

Use this MPN for Direct Subsidized Loans or Direct Unsubsidized Loans available to eligible undergraduate students. [Learn More](#)

OMB No. 1846-0007 • Form Approved

**START**

Start

### COMPLETE ENTRANCE COUNSELING:

If you've borrowed a Direct Loan before AND have done online entrance counseling, you do NOT need to complete it again. **If this is your first loan, you MUST do this before submitting your loan request form.**

1. Log in with FSA ID.
2. Hover over "Complete Aid Process" and click "Complete Entrance Counseling."
3. Scroll down to "I'm an Undergraduate Student" and click "Start." Select HCC as your school to notify.
4. Complete all screens/questions and click "Submit Counseling."
5. You will receive confirmation that you've successfully completed Entrance Counseling. **If you do not receive this confirmation, your Entrance Counseling did not process correctly!**

Complete Your Entrance Counseling Requirement

Entrance Counseling ensures you understand the terms and conditions of your loan and your rights and responsibilities. You'll learn what a loan is, how interest works, your options for repayment, and how to avoid delinquency and default. When you're finished, a record of your completion will be sent to the schools you selected, and you can then receive your loan money.

Select Your Student Status to Begin

Your school may have different entrance counseling requirements. Check with your school's financial aid office to be sure that the counseling on this Web site satisfies your school's entrance counseling requirements.

If your school requires you to complete and return a written Entrance Counseling document, please download [Entrance Counseling PDF](#).

I am going into college for the first time. Entrance Counseling for undergraduate students is required if you have not previously received a Direct Subsidized Loan or a Direct Unsubsidized Loan.

I am an Undergraduate Student

Start

### REVIEW ANNUAL STUDENT LOAN ACKNOWLEDGMENT (ASLA):

This is not a requirement, but is strongly recommended to review any outstanding student loan debt (if any).

1. Log in with FSA ID.
2. Hover over "Complete Aid Process" and click "Complete Annual Student Loan Acknowledgment." Click "Start."
3. Review information about previously borrowed loans and/or information about potential loan balances.
4. Scroll down to "Complete 2021-2022 Acknowledgment" and check the box. Click "Submit."
5. You will receive confirmation that you have successfully completed your annual Acknowledgment.

If this is your first time accepting a federal student loan, you are acknowledging that you understand your responsibility to repay your loan.

If you have existing federal student loans, you are acknowledging that you understand how much you owe and how much more you are eligible to borrow.

What am I acknowledging?

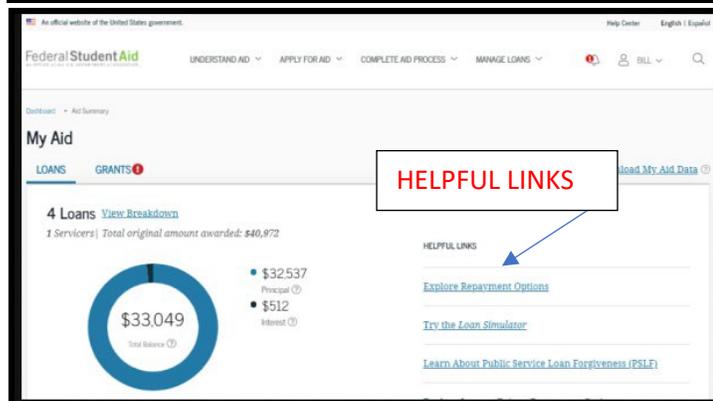
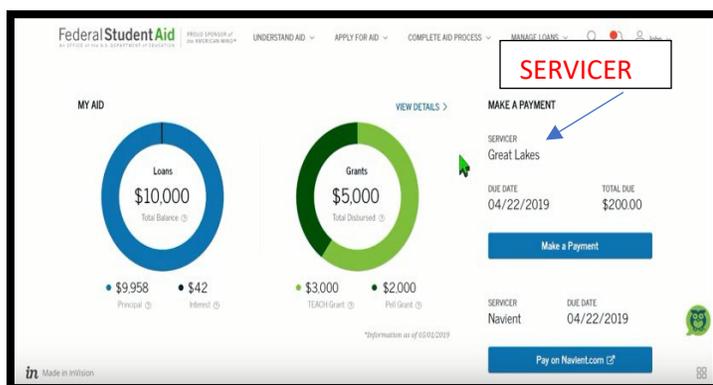
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Start

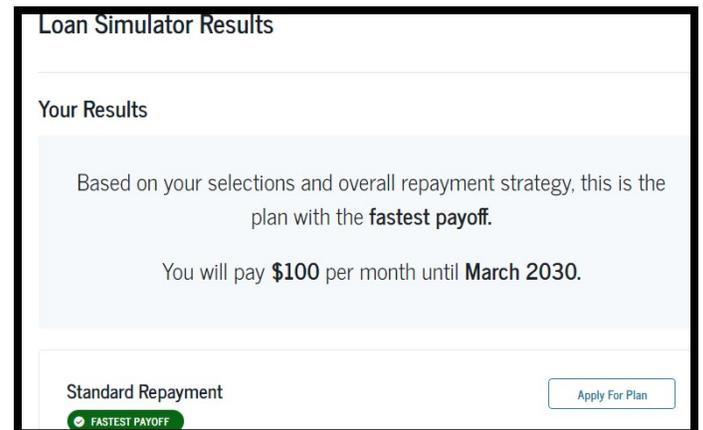
## **FIND YOUR LOAN SERVICER, VIEW YOUR OUTSTANDING STUDENT LOAN BALANCES, & MAKE A LOAN PAYMENT:**

1. Log in with FSA ID.
2. My Aid Dashboard will display, which shows your outstanding student loan balance to date, broken down into how much of that amount is principle and interest.
3. The name of your loan servicer is on the right-hand side with the option to make a payment either on this website or via a direct link to the servicer's website.
4. Click "View Details" in the Dashboard to view each individual loan's details.
5. You can also view Repayment Options, try the Loan Simulator, learn about Public Service Loan Forgiveness, learn about Loan Consolidation, and more under "Helpful Links" on the right-hand side.



## **USE LOAN SIMULATOR TO VIEW LOAN REPAYMENT PLAN OPTIONS:**

1. Log in with FSA ID.
2. Hover over "Manage Loans" and click "Loan Simulator" on the left-hand side. Scroll down to what you'd like to learn about and click "Guide Me."
3. Answer guided questions about your life situation, salary, and loan information.
4. Choose your repayment goal (ex: Low Monthly Payment) and click "View Results."
5. The recommended repayment plan will display, showing the monthly payment amount/projected pay off date, pros/cons of the plan, and option to apply for the plan. Click "View and Compare All Plans" underneath to view side by side comparisons of repayment plan options.



## SATISFACTORY ACADEMIC PROGRESS



Federal regulations require that HCC track the academic progress of students from the first date of enrollment at HCC (including while dually enrolled in High School), whether or not financial aid was received. Student's progress must be measured both qualitatively and quantitatively. That is, in addition to a minimum grade point average requirement, a student must complete a minimum percentage of course work and must complete the degree or certificate requirements within a maximum timeframe. The Federal Student Aid program regulations make no provision for the concept of academic amnesty or grade forgiveness except as explained in Minimum GPA below.

**Minimum Grade Point Average:** Students must maintain a cumulative grade point average of 2.0 (or minimum GPA for major). **Transitional studies course**<sup>1</sup> grades are calculated into the GPA for SAP purposes. Repeated courses indicated as Exclude ("E") on transcript are not included in calculation of Financial Aid GPA.

**Minimum Completion/Pace Rate:** Students must successfully **complete**<sup>2</sup> at least 67% of cumulative **attempted credits**<sup>3</sup>. Anything greater than or equal to 66.5% will be round up to 67%. Transitional studies courses, repeated courses, transfer credits and withdrawals are included in this calculation. A successful completion is defined as the grade of A, B, C, D, TR (transfer), ML (military) or AP (Advanced Placement). The grades of F, W, M, N, I, K, etc. are not considered as successful completion of the attempted credits.

**Maximum Timeframe:** A student who does not complete attempted credits or has changed degree program may exceed the maximum time frame for completion before he or she has earned a degree and will be terminated from receiving any financial aid at HCC. A student is terminated when it is determined they cannot complete their program within 150% of its length. If a student changes majors while at HCC, or receives a degree in another major ALL credits taken in ALL majors while at HCC will be included in the maximum timeframe calculation. Transfer, repeated and transitional credits are also included in the attempted credits. You will also be terminated if your number of attempted credits is equal to or exceeds the number of credits required for 150% of the program length of the current degree. Students pursuing double majors may reach the maximum timeframe standard at an accelerated pace. Students may appeal for the allowance of additional hours to complete their programs.

**Warning and Termination:** HCC measures the progress of each student after each semester or payment period. Failure to meet SAP GPA and Completion/Pace requirements will result in student being placed on **WARNING**. At HCC, students get one semester of warning. If student has not improved GPA and/or Completion/Pace rate by end of the warning semester, student is **terminated** from future financial aid until student is meeting SAP requirements. Students who will exceed the **Maximum Time Frame** are not placed on warning; they are terminated from financial aid at the end of the semester when it is determined they cannot complete their program within 150% of its length. How to calculate your SAP status and more detailed SAP information is available in the HCC catalog <https://catalog.harford.edu/>

### **Incomplete Grades:**

If a student receives an **I (Incomplete) grade** for a course and later successfully completes the course, it is **the student's responsibility** to notify the Financial Aid Office and request a review of their SAP status because SAP is not automatically recalculated mid-semester when *I grades* are resolved. *I grades* are not included in the GPA calculation, but are included as attempted but not completed credits in Completion/Pace rate calculation. If the *I grade* is resolved in the middle of a semester in which the student is currently receiving aid, and the new grade would cause them to be terminated, the student will not lose financial aid eligibility for that current semester. If the *I grade* is resolved in the middle of a terminated student's semester, and the new grade would cause them to be in good SAP status, aid will be awarded for the current semester. **As stated previously, it is the student's responsibility to notify the Financial Aid Office if *I grades* are resolved mid-semester.**

### **SAP Glossary**

<sup>1</sup>**Transitional Studies Courses:** Courses below 100 level. They are noted with an \* next to grade on student transcript.

<sup>2</sup>**Completed Credits:** Any class on student transcript with grade of A, B, C or D, including transitional studies courses and TR (transfer), ML (military) and AP (Advanced Placement).

<sup>3</sup>**Attempted Credits:** ALL courses on student transcript, including transitional studies courses, repeated courses, transfer credits and withdrawals. If a student repeats a course previously taken, both the original and the repeated course are counted as attempted credits.

## SAP Appeal Process

Students whose Financial Aid has been terminated for failure to meet the required standards of Satisfactory Academic Progress have the right to appeal such termination. The conditions under which an appeal may be sought are:

- death in immediate family - serious illness/accident/medical condition - other documented extenuating circumstances

**ALL APPEALS MUST BE FULLY DOCUMENTED. NO APPEAL WILL BE CONSIDERED WITHOUT APPROPRIATE DOCUMENTATION. APPEAL DEADLINE IS TWO WEEKS BEFORE BEGINNING OF SEMESTER.**

### Steps to Appeal GPA or Completion/Pace:

1. Initiate the appeal with the Financial Aid Office by submitting the *Application for Appeal of Financial Aid Termination*. Students will be able to download the appeal form from their [OwlNet](#) Account. Deadline to submit appeal is two weeks before the beginning of the semester. The student must include all supporting documentation along with the appeal.
2. The Financial Aid Appeals Committee will review the appeal and notify the student, via the student's *HCC email address*, if he or she has been *tentatively* approved. If the appeal is not approved, the student will receive a denial email from the Financial Aid Office.

**GPA Appeals:** If *tentatively approved*, the student must make an appointment with a designated academic advisor. If the advisor determines that student can meet SAP requirements in one semester they will complete a SAP worksheet that shows the student what is necessary to meet SAP standards and Financial Aid will place the student on probation for one semester. If an advisor determines it will take more than one semester to meet SAP requirements the advisor will develop an individualized plan called the *GPA Academic Plan for SAP Improvement (GAPSI)*, which will outline what courses and grades are needed to meet SAP standards. An appointment is required by calling (443) 412-2301. Both the student and the advisor must sign the *GAPSI* and the student must follow all aspects of the plan to avoid becoming ineligible for future aid. Plans will not exceed 4 semesters. Student must take blank *SAP worksheet or GAPSI* to the appointment with advisor. The *SAP worksheet and GAPSI* will be available in [OwlNet](#), "All About Me" tab when appeal is *tentatively approved*. Once the *SAP worksheet or GAPSI* is received by the Financial Aid Office, the Financial Aid Appeals Committee will finalize the approval, place the student on probation and notify the student by email if approved.

**Completion/Pace Appeals:** An appointment with an academic advisor is not required for COMPLETION only appeals. If appeal is approved and student only needs one semester to meet SAP requirements they will be placed on probation and receive an email stating appeal is approved. If student needs more than one semester to meet standards they will be sent an email outlining the requirements of their probation (*Completion Academic Plan for SAP Improvement/CAPSI*).

### Steps to Appeal Maximum Time Frame:

1. The student will make an appointment with a designated academic advisor to determine what classes are needed for the student to graduate.
  - a. If the student can graduate in one semester the advisor will complete a worksheet showing the student what classes are needed. The student will be placed on probation for one semester. Student must answer the two questions on the form (reason for appeal and what changes will be made to improve success in college) before meeting with their advisor. The form should be taken to appointment with advisor. An appointment is required by calling (443) 412-2301.
  - b. If the student needs more than one semester but maximum of four semesters the advisor will develop an individualized plan called the *Maximum Time Frame Academic Plan for SAP Improvement (MAPSI)*. Students will be able to download the blank *MAPSI* form from their [OwlNet](#) Account. Student must answer the two questions on the form (reason for the appeal and what changes will be made to improve success in college) before meeting with their advisor. The form should be taken to appointment with advisor. An appointment is required by calling (443) 412-2301.
2. Blank forms will be available on the student's OwlNet account.
3. When the Maxtime Worksheet or MAPSI is complete the student must submit to Financial Aid office at least two weeks before the beginning of the semester.
4. The Financial Aid Appeals Committee will review the Appeal Worksheet or MAPSI and send approval email to student and place the student on probation.

### **Maximum Time Frame Appeal Guidelines:**

- Only courses needed to complete the degree(s) are eligible for aid. Plans will not exceed 4 semesters.
- Only courses for which the student is receiving aid can count toward the 6 credit (half-time) requirement for loan eligibility and other aid with credit requirements.
- If student has already taken all classes required for graduation in any major, the appeal will not be approved. Student should apply for graduation. HCC will not approve an appeal to complete courses needed for transfer that are not a requirement of the HCC degree.
- Students at Maximum Time Frame attempting to get into nursing program must be accepted by nursing program before the Maximum Time Frame appeal is approved.
- Students must be meeting 67% cumulative completion rate or be able to achieve 67% by end of probation or plan.
- Student cannot repeat already completed classes for a better grade.

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**Students will be eligible for only one appeal.** The Financial Aid Office will be monitoring adherence to the Academic Plans at the end of every semester. If student does not follow the requirements in their specific Academic Plan (APSI), student will be terminated again and they cannot appeal again. All decisions made by the Appeals Committee are final.

**Reinstatement of Aid:** A student may be reinstated for receipt of financial aid through the appeal process or by paying for classes on their own until they are meeting minimum SAP standards. Updated Fall 2015 Updated Spring 2017 Updated spring 2018 Updated Spring 2019 Updated Fall 2019 Updated Spring 2020 Fall 2020