

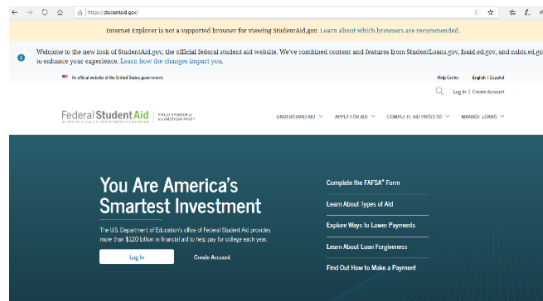
**2025-2026**  
**WILLIAM D. FORD FEDERAL DIRECT STUDENT LOAN**  
**Instructions and Important Information**

**NEW FEDERAL DIRECT LOAN STUDENT BORROWERS – Complete Steps One, Two and Three below when requesting a Federal Direct Subsidized/Unsubsidized Loan as a *new* borrower.** If you have any questions about your student loan, please contact Ashley Williams, SCCC's Loan Specialist at [awilliams@sussex.edu](mailto:awilliams@sussex.edu) , 973-300-2270 or 973-300-2225.

**TRANSFER & RENEWAL FEDERAL DIRECT LOAN STUDENT BORROWERS – Complete ONLY Step Three below when requesting a Federal Direct Subsidized/Unsubsidized Loan as a *renewal/transfer* borrower.** We recommend you re-do your Entrance Counseling (Step One) if it has been more than two years since you last borrowed or if you have completely re-paid your previous loan balance. New regulations apply to those who have paid off their loans and then borrow again. If it has been more than 10 years since you last borrowed, you will need to complete a new Master Promissory Note (Step Two) as well.

**STEP ONE:**

Go to [StudentAid.gov](https://studentaid.gov) and “Sign In” using your Federal Student Aid User ID/password. Select **COMPLETE AID PROCESS**, select **COMPLETE ENTRANCE COUNSELING** and then select **I’m an Undergraduate Student** . Be sure to print a copy of your confirmation page for your records. An electronic confirmation will be sent to Sussex County Community College.



**STEP TWO:**

Go to [StudentAid.gov](https://studentaid.gov) and “Sign In” using your Federal Student Aid User ID/password. Select **COMPLETE AID PROCESS**, select **COMPLETE A MASTER PROMISSORY NOTE (MPN)** and then select **I’m an Undergraduate Student**. Be sure to save a copy of your completed MPN for your records. An electronic confirmation will be sent to Sussex County Community College.

**STEP THREE:**

Complete the **2025-2026 Federal Direct Student Loan Request Form** available on your My.Sussex Portal or on our website:

<https://www.sussex.edu/admissions/paying-for-college/financial-aid/financial-aid-forms/>

You must sign the Loan Request Form. (No electronic signatures are permitted.)

**Submit your completed Loan Request Form to our office in one of the following ways:**

- US Mail: SCCC Financial Aid Office B212, 1 College Hill Road, Newton, NJ 07860
- Fax: 973-300-2224
- LOCKED DROP OFF BOX: B-Building Hallway outside the Financial Aid Office. Place your documents in a SEALED ENVELOPE and write your name, ID number and phone number on the envelope in case we have any questions.

**IMPORTANT INFORMATION**

- You must file a FAFSA application at [StudentAid.gov](https://studentaid.gov) **BEFORE** you can request for a Federal Direct Loan.
- You must enroll and maintain at least half-time enrollment status (6 credits or more in each semester you take a loan) and meet all other eligibility criteria as defined by federal regulations to receive a Federal Direct Loan.
- Students must meet Satisfactory Academic Progress (SAP) requirements.
- You may not be eligible for all/part of the Federal Direct Subsidized Loan. By submitting the loan request, you authorize the Financial Aid Office to award a Federal Direct Unsubsidized Loan if you are not eligible for all or part of the Federal Direct Subsidized Loan.
- Requests to cancel, increase and/or decrease your loan amount must be submitted to the Financial Aid Office via a written, signed request or through your Sussex email account.