

Loan Request Process Instructions

Student Loans Have To Be Repaid!

You must have a FAFSA on file for the current aid year and be attending at least 6 credit hours.

If you are enrolled in a pre-program or a certificate program that is less than one year in length, your loans are subject to limitations as defined in SFCC's Financial Aid Policies and Procedures.

Follow these steps to begin the Loan Request Process

STEP 1: Email the following information to the Financial Aid Office at loanrequest@sfccmo.edu. Be sure to include your Student ID# in the email. All emails must be sent from your SFCC student email.

1. Degree---Log into mySFCC. From the Home page click on Degree Works. Confirm that you are registered for the degree you are pursuing at SFCC. **Financial Aid is designed to only pay for classes needed to complete the current degree on file.**
2. Charges---In mySFCC, go to the Pay My Bill page and click on Payment Center (make sure popup blocker is disabled).
3. Other Aid---In mySFCC, go to the Financial Aid page, click on Financial Aid Review. Choose the current aid year from the drop down, click Submit. Go to the Award Overview Tab to view any federal aid, state aid or scholarships that already been awarded to you.

Step 2:

- **New Borrowers and first time borrowers at SFCC:** Complete Entrance Counseling and Loan Agreement (MPN) at <https://studentaid.gov/>.
- **All Borrowers:** Beginning with the 2021-2022 Financial Aid Year Complete Annual Student Loan Acknowledgment at <https://studentaid.gov/>.

Step 3: Once we receive your email with the requested information in Step 1, we will open the necessary forms/requirements for you to complete in mySFCC. You will be notified by a reply to your loan request email when these forms are available to you and where to locate them in mySFCC.

*** Check mySFCC, Financial Aid for red flags. Check your SFCC email regularly as all communication regarding your loan process will be sent to your SFCC student email. When your loans have been processed and accepted, you will receive an email notification and you will be able to view the loans under the Award Overview Tab on mySFCC.

**Please make note, financial aid pays to student accounts based on current credit hours attending at the time of disbursement. Students must be attending at least six credit hours for student loans to pay. All federal student loans pay out in two disbursements within each semester. Late starting classes and less than full-time enrollment will impact timing and amounts of financial aid awards.