

STUDENT LOANS HAVE TO BE REPAID

Before submitting a loan request, students must meet the following requirements:

- Have a FAFSA on file
- Enroll in at least 6 credit hours that count toward current degree
- Eligible to receive federal aid with Financial Aid Satisfactory Academic Progress (SAP)
- All Red Flags Completed

**Check your SFCC email regularly; this is how we will primarily contact you.

STEP #1: EMAIL LOANREQUEST@SFCCMO.EDU

From Student Email

- Student ID #:
- Semester(s) Requesting (Fall/Spring, Fall/Spring/Summer)
- Degree You Are Seeking: DegreeWorks
- Charges: mySFCC >> Pay My Bill >> PAY HERE
- Other Aid: mySFCC >> Financial Aid >> Financial Aid Offer Summary

Emails with just your student ID will NOT be accepted.

STEP #2: MYSFCC DOCUMENTS

mySFCC >> Financial Aid >> Complete Red Flags and Loan Requests >> Aid Year >> Loans/Direct Deposit

Once Step #1 is completed, you will be sent instructions on where to access the Notice of Understanding and the Loan Request Data Sheet.

STEP #3: STUDENTAID.GOV

New Borrowers and first-time borrowers at SFCC:

- [Complete Entrance Counseling](#)
- [Master Promissory Note \(MPN\)](#)

**You must complete both from studentaid.gov before your loans will pay.

Financial aid pays to student accounts based on current credit hours attending at the time of disbursement. Students must be attending at least 6 credit hours for student loans to pay. All federal student loans pay out in 2 disbursements within each semester. Late starting classes and less than full-time enrollment will impact timing and amounts of financial aid awards.

EMAIL LOANREQUEST@SFCCMO.EDU WITH ANY QUESTIONS

**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.