

## Applying for Federal Loans – Please read carefully

There are several steps to loan application. They are all easy and quick but the school will not know if you have completed all the processes for all the loans you intend to borrow unless you tell us, and the school does not know how much you wish to borrow until you tell us.

This flowchart will help you through all the required processes in the right order.

We want to be sure that you have completed everything you have to do before we start to do our part because if the school starts origination and anything is not completed by you, then our stages for each loan will fail which will cost you time waiting to be told before you have to start again.

Take the time to read carefully through the flowchart **BEFORE** you start. There are some stages where we need a screen-shot as evidence and if you run past that stage then you have to start over again to get back to it – this is particularly important at the credit check (for PLUS Loans) because if you miss it, you have to wait at least 24 hours for the email from the USDE and if that email only states that you have done a credit check but does not give the result, then you will have to go through the credit check and screen-shot again. Each application for a credit check is logged on your credit rating; it may affect your credit rating in the future, so you really don't want to do it more than once.

To speed this up, we will accept those evidences as attachments to an email, but we need all the evidence from you at the same time - all the required attachments must come in the same email; if anything is missing we cannot start the origination processes. Don't send bits of evidence at a time because each email will be rejected as incomplete. The same applies if you send us everything by post.

There are strict rules and regulations requiring a lot of checks for you to be fully confirmed as entitled to borrow and ensure you borrow only the money you need.

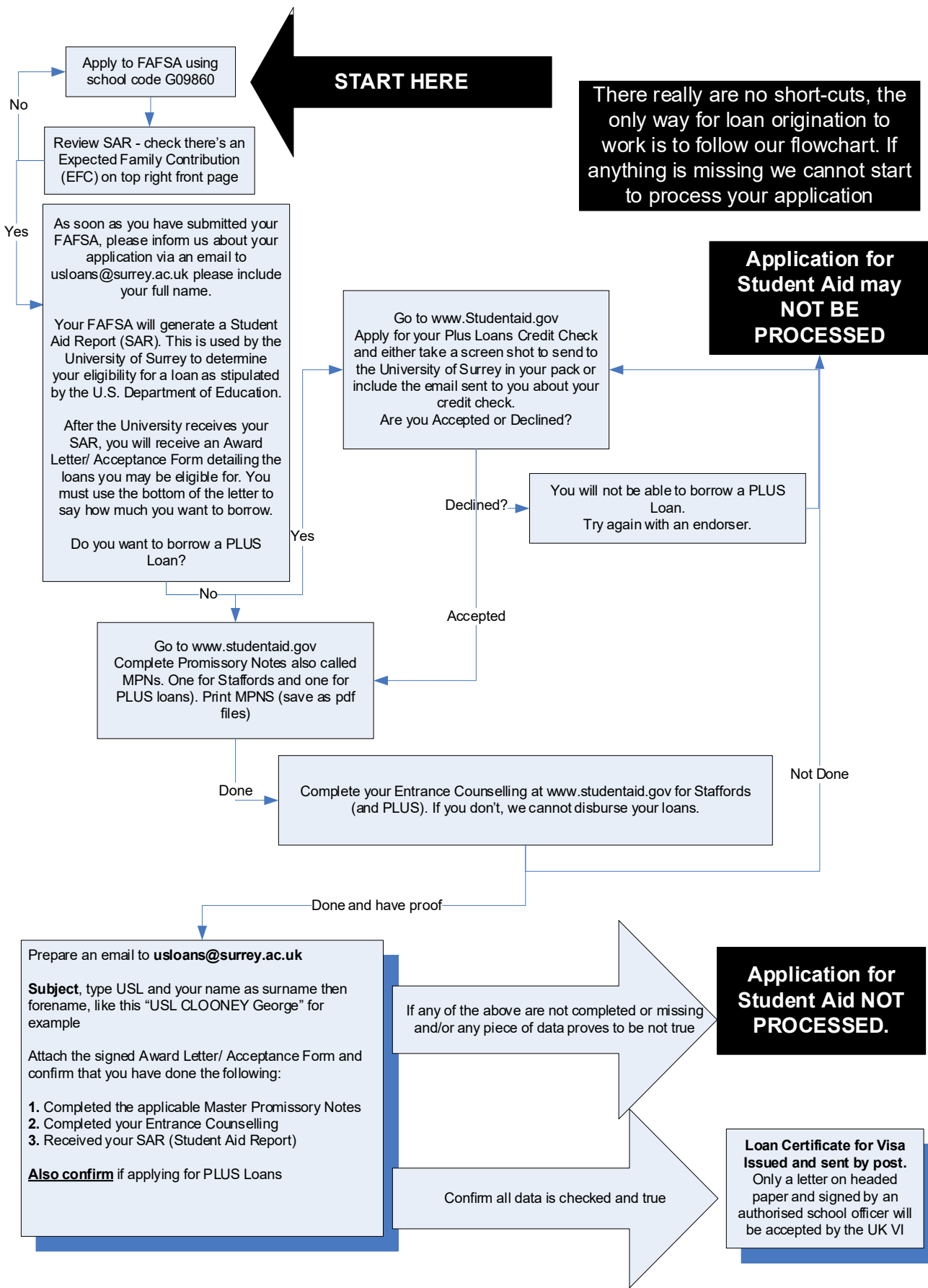
When you have finished and collected all the evidences, please send them all in ONE email. For priority treatment the subject field must start USL and look like this (if you were George Clooney!)

To: usloans@surrey.ac.uk  
Subject: USL CLOONEY George

If you encounter problems, please tell us and keep a regular eye on our website for any updates or changes we may have to publish.

If you have completed FAFSA correctly, then all the other parts of the flowchart should take you only about a couple of hours, but if missed bits, it will take you a few days to either recover the evidences or have to do parts of it over again.

We will advise you as soon as we start work on your email, and when your letter is on its way. Only the original signed letter from the school on school headed paper and signed by an authorised school officer is acceptable to the UK VI. Our letter has been agreed with the UK VI and nothing else will be accepted so please don't ask for email or fax or scanned images.



**START HERE**

There really are no short-cuts, the only way for loan origination to work is to follow our flowchart. If anything is missing we cannot start to process your application

**Application for Student Aid may NOT BE PROCESSED**

Apply to FAFSA using school code G09860

Review SAR - check there's an Expected Family Contribution (EFC) on top right front page

As soon as you have submitted your FAFSA, please inform us about your application via an email to usloans@surrey.ac.uk please include your full name.

Your FAFSA will generate a Student Aid Report (SAR). This is used by the University of Surrey to determine your eligibility for a loan as stipulated by the U.S. Department of Education. After the University receives your SAR, you will receive an Award Letter/ Acceptance Form detailing the loans you may be eligible for. You must use the bottom of the letter to say how much you want to borrow. Do you want to borrow a PLUS Loan?

Go to www.Studentaid.gov Apply for your Plus Loans Credit Check and either take a screen shot to send to the University of Surrey in your pack or include the email sent to you about your credit check. Are you Accepted or Declined?

You will not be able to borrow a PLUS Loan. Try again with an endorser.

Go to www.studentaid.gov Complete Promissory Notes also called MPNs. One for Staffords and one for PLUS loans). Print MPNS (save as pdf files)

Complete your Entrance Counselling at www.studentaid.gov for Staffords (and PLUS). If you don't, we cannot disburse your loans.

Prepare an email to **usloans@surrey.ac.uk**  
**Subject**, type USL and your name as surname then forename, like this "USL CLOONEY George" for example  
 Attach the signed Award Letter/ Acceptance Form and confirm that you have done the following:  
 1. Completed the applicable Master Promissory Notes  
 2. Completed your Entrance Counselling  
 3. Received your SAR (Student Aid Report)  
Also confirm if applying for PLUS Loans

If any of the above are not completed or missing and/or any piece of data proves to be not true

**Application for Student Aid NOT PROCESSED.**

Confirm all data is checked and true

**Loan Certificate for Visa Issued and sent by post.** Only a letter on headed paper and signed by an authorised school officer will be accepted by the UK VI