

# How do I apply for Federal Aid Direct Loans?

The application process for foreign schools differs from the process for domestic schools in the US. It is your responsibility to send us the documents we need in order to confirm your loan entitlement. You should also apply in good time to meet Oxford Brookes' tuition fee payment deadline (and accommodation fee, if relevant). Please read this carefully. It will save time and inconvenience if you follow each of the steps detailed.

Oxford Brookes University's School Code is **G20879**.

**Below you will find details of the steps you need to take in order to make an application for Direct Loan(s). You must ensure all the steps below are completed for your application to be processed.**

If you are only applying for a loan from Sallie Mae or VA, please see the relevant section on Oxford Brookes' [US Student Loans webpage](#), and email to let us know ([us-federal-loan@brookes.ac.uk](mailto:us-federal-loan@brookes.ac.uk)).

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## Application steps:

### *Complete your FAFSA and list Oxford Brookes University as one of the schools.*

Each year, students must complete a new FAFSA (Free Application for Federal Student Aid).

If you are a continuing student, you need to complete a renewal FAFSA (you will only be required to indicate any information that has changed since last year).

Complete the FAFSA electronically on the Federal Student Aid website.

Oxford Brookes University's School Code is **G20879**.

When you have submitted your FAFSA, this will produce a [Student Aid Report \(SAR\)](#) and this will be used by the University to determine your loan eligibility.

### Receive and accept an unconditional firm offer of study at Oxford Brookes University.

You can find more information on your offer of study and subsequent steps [here](#).

### US Loans Information form:

If you have submitted a FAFSA and listed Oxford Brookes University as one of the schools and accepted an offer of studies from us, you should complete the [Oxford Brookes University US Loans Information Google form](#). We will email you two to three months prior to your start date and ask you to complete our Oxford Brookes University US Loans Information Google form if you have not completed this. This will help us assess and calculate your loan eligibility. It is, therefore, important to respond to us in a timely manner to progress your application.

### Cost of Attendance and maximum loan entitlements:

After we receive your Google form response, and if you have completed all other relevant steps (listed below), we will calculate your cost of attendance and email you back with the maximum loan amounts you can borrow based on your circumstances.

Do note that you do not have to borrow the maximum amounts specified in our email. You can borrow less if that suits you better.

We will ask you to confirm the loan amounts you wish to borrow and, if necessary, ask you to complete/ send us any further documentation.

**Email Us**

It is important to respond to our email as soon as possible to confirm how much you want to borrow and send us any documents we may request from you.

**Nota Bene:**

Your FAFSA is used to assess your eligibility so it is important that you review it to ensure you have made any corrections that are necessary and, if studying at postgraduate level, be sure you have classified yourself correctly.

It is also important to complete all the relevant steps listed below in order to ensure your application progresses smoothly and you receive your loan in a timely manner.

## Complete Entrance Counselling

The U.S. Department of Education requires first-time borrowers of the Federal Direct Loan to complete a loan entrance counselling session before loans can be originated and funds disbursed.

This counselling session provides you with information that will help you understand your rights and responsibilities as a loan borrower and with other tools to assist you with managing your loans.

Complete Direct Loan entrance counselling electronically via the [StudentLoans.gov](https://studentloans.gov) website. You will need your FSA ID to complete entrance counselling. This is the same FSA ID you used to complete your FAFSA.

You need to complete entrance counselling for each type of loan you borrow:

- **Undergraduate Students:** [Complete entrance counselling for Direct Subsidized and Direct Unsubsidized Loans](#)
- **Graduate Students:** [Complete entrance counselling for Direct Unsubsidized and Direct PLUS Loans](#)

Parents are not required to complete entrance counselling for a Direct Parent PLUS Loan.

## Complete your Direct Loan Master Promissory Note(s):

Students taking out a federal Direct loan outside the US (and your Parent for a Parent PLUS loan) are required to complete a Master Promissory Note (MPN) annually before loans can be originated and funds disbursed.

You must complete a Direct Loan Master Promissory Note (MPN) (Loan agreement) for each type of loan that you wish to borrow. The MPN is a legal document through which you promise to repay your Direct Loans and any accrued interest and fees to the US Department of Education. It also explains the terms and conditions of your loan and your rights and responsibilities as a borrower.

You can complete a Direct Loan MPN electronically via the [StudentLoans.gov](https://studentloans.gov) website.

**Nota Bene:**

- You will need your FSA ID to complete the MPN. This is the same FSA ID you used to complete your FAFSA. Make sure to list the school code for Oxford Brookes: **G20879**.
- You must complete separate MPNs for PLUS and Sub/Unsub loans.

- For PLUS loans, a US postal address is needed to trigger the required credit check. An overseas address will automatically result in the credit check status showing as pending. This can delay your funding.
- Save your completed MPNs as PDF files for your own records.

### MPNs to Complete

- Undergraduate and Graduate Students: [Complete Loan Agreement for a Subsidized / Unsubsidized Loan \(MPN\)](#)
- Graduate Students: [Complete Loan Agreement for a PLUS Loan \(MPN\)](#)\*
- Parent Borrowers (parents of dependent undergraduate students): [Complete Loan Agreement for a PLUS Loan \(MPN\)](#)

\*It is common for students to borrow their full entitlement through the Subsidized/Unsubsidized loans and then top up their borrowing with the PLUS loan, so if you intend to use both of these loans, remember to complete **both** MPNs.

### Direct PLUS Loan (if you opt to apply for one):

If you apply for a PLUS loan, or your parent is applying for a Parent PLUS loan, you, or the parent, will need to complete the [Apply for a PLUS loan section](#). This will automatically trigger a Credit Check. The credit check approval will be confirmed in a PLUS correspondence letter which you should send to us.

You will need to complete the online application for a Direct PLUS Loan via the [StudentLoans.gov](#) website:

- Graduate Students: [Apply for a grad PLUS Loan](#)
- Parents (of dependent undergraduate students): [Apply for a parent PLUS Loan](#)

You must also complete a Direct PLUS Loan Master Promissory Note (MPN) to receive a Direct PLUS Loan. You will have an opportunity to complete the MPN after you complete your Direct PLUS Loan request.

A credit check will be performed during the application process. If you have an [adverse credit history](#), you may still receive a Direct PLUS Loan through one of the following two options:

- a. Obtain an endorser who does not have an adverse credit history. (An endorser is someone who does not have an adverse credit history and who agrees to repay the Direct PLUS Loan if you do not repay it).
- b. Documenting to the satisfaction of the US Department of Education that there are [extenuating circumstances](#) relating to your adverse credit history.

With options a. or b., you must also complete PLUS credit counselling via the StudentLoans.gov website:

- [Complete PLUS Credit Counselling](#)

Please note that if you are a graduate student required to complete the PLUS credit counselling, you must complete this counselling in addition to the Direct PLUS Loan entrance counselling.

The credit check is tied in to the PLUS application process and will show as a document called PLUS correspondence. All documents will be saved as pdfs in your MyLoan Documents tab on the FSA portal.

## Complete your Annual Student Loan Acknowledgement (Students, and, if applicable, Parents)

It is recommended that all borrowers (both students and parents) complete the [Annual Student Loan Acknowledgement](#) on StudentAid.gov. For a Direct PLUS Loan made to a parent borrower, only the parent completes the Annual Student Loan Acknowledgement.

To complete the Annual Student Loan Acknowledgement, borrowers must log in to [StudentAid.gov](#) using their username and password (FSA ID).

## Loan(s) Certification

If all steps have been successfully completed, we will finalise your US Loan(s) and will email you an award letter with the confirmation of your loan values and disbursement dates.