

2020-2021 Affirmation of Federal Student Loan Certification Request

Follow these steps to finalize your request for a Federal Student Loan at TCL

Step 1: Complete the 2020-2021 FAFSA with TCL's Federal School Code 009910 at www.fafsa.gov.

The FAFSA must be submitted each year. In addition to submitting the FAFSA, if you are selected for verification you must submit all required documentation to be eligible for your Federal Student Loan.

Step 2: The TCL Financial Aid Office sends all correspondence to students' TCL Email and Self Service accounts. These accounts must be activated for you to receive information from our office. Students can check the status of their loan and other FA awards on Self Service. Students should verify that TCL has the correct mailing address and phone number.

Step 3: All first-time borrowers are required to complete the online Entrance Counseling and Master Promissory Note at <https://studentaid.gov/> using TCL's school code 009910. Make sure your personal information such as your address, SSN, date of birth, etc. is correct. The Financial Aid Office will send you a notification to your TCL Student Email Account if your MPN is no longer valid.

Step 4: Complete and submit the **TCL Affirmation of Loan Certification Form each year**. Requests may be returned to the Financial Aid Office in the following ways: by U.S. Mail, in person at any TCL campus, via fax 843-525-8285 or sent via email from your TCL Student Email account to financialaid@tcl.edu.

Financial Aid Priority Filing Deadlines

The Financial Aid Office uses a priority deadline system to ensure our office has time to process your aid to meet the fee payment deadlines as well as the deadlines for using aid to purchase books.

Term	Priority Submission Deadline	Disbursement Date (funds are credited to your account)
2020 Fall/Fall I	July 2, 2020	October 6, 2019
2020 Fall III	July 2, 2020	October 6, 2019
2020 Fall II	July 2, 2020	October 26, 2019
2021 Spring/Spring I	November 16, 2020	February 17, 2020
2021 Spring III	November 16, 2020	February 17, 2020
2021 Spring II	November 15, 2020	March 16, 2020
2021 Summer/Summer I	April 15, 2021	To Be Announced

Important Notes:

- Your refund will be released based on the option you selected with Bank Mobile (electronic deposit to your bank account, electronic deposit to your Vibe account or paper check if applicable sent by USPS. Students cannot pick up checks in person.
- Additional information, requirements and disclosures can be found at www.tcl.edu/financialaid/.
- Students may need to utilize refunds to purchase books for future modules, please plan accordingly and save funds if needed. For example, if you have a fall and Fall II course you may want to hold some of your refund to pay for books.



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Student's Name: _____ Student ID: _____

Student's Social Security Number: _____ Date of Birth: _____

Current Phone Number: _____ Alternate Phone Number: _____

Actual loan amounts and types of loans you are eligible to receive are based on items such as cost of attendance, Expected Family Contribution (EFC), other financial aid received and the length of your program of study. The amount you are eligible to borrow may be less than the amount requested. **You are not required to take the maximum amount, we strongly encourage to borrow only what you need to cover your educational expenses.**

Dependent Students can receive a combination of Subsidized and Unsubsidized funds Not to Exceed the following: **	Independent Students can receive a combination of Subsidized and Unsubsidized funds Not to Exceed the following: **
First Year (0-31 credit hours) Up to \$3,500 Subsidized and up to \$2,000 Unsubsidized Loans	First Year (0-31 credit hours) Up to \$3,500 Subsidized and up to \$6,000 Unsubsidized Loans
Second Year (32+ credit hours) Up to \$4,500 Subsidized and up to \$2,000 Unsubsidized Loans	Second Year (32+ credit hours) Up to \$4,500 Subsidized and up to \$6,000 Unsubsidized Loans

Dependent students whose parents have been denied a Parent-Plus Loan, may also be considered for additional Unsubsidized loan funds in the amount of **\$4,000. Please speak with the Financial Aid Office to learn more about this option.

****Aggregate borrowing limits: Dependent = \$31,000; Independent = \$57,500****

The total amount of loan funds I am requesting is \$ _____. I understand if I select more than one semester to disburse these funds my loan will be split evenly among the semesters I choose.

I am requesting my loan(s) be applied to the following semesters (check one):

I am graduating fall 2020 Fall 2020/Spring 2021 Fall 2020/Spring 2021/Summer 2021 Summer 2021

I, the student, agree with and have read and fully understand each statement provided in the certification request packet as well as in Entrance Counseling and the Master Promissory Note.

- ✓ I understand that if I am a first time borrower I must sign a Master Promissory Note (MPN) and complete the online Entrance Counseling session at <https://studentaid.gov/>. I understand if I do not complete these steps I cannot receive a loan until I do. **The school code to use is 009910.**
- ✓ I am aware that I must be enrolled in **at least six credit hours** and all of those hours **MUST be required for graduation in my current program** of study and not repeated more than once (repeats occur after a student has earned a D or higher) or they will not count toward the minimum requirement and I will be responsible to pay for those classes **out of pocket.**
- ✓ I understand any time prior to disbursement to my account **I may cancel**, my certification request, and I will be responsible for any charges outstanding due to the cancellation.

Certification Statement: By signing this form you agree to all terms and requirements associated with receiving a student loan. You certify that you understand federal loan funds are a debt and that this debt must be repaid. You further certify all of the information provided is true and accurate to the best of your knowledge and you understand providing false or misleading information can result in your aid being denied, owing money to both TCL and the U.S. Department of Education, penalties, fines and potential prison time. You certify that you will use any federal funds received during the award year covered by this certification request solely for expenses related to attendance at Technical College of the Lowcountry.

Student's Signature: _____ Print Name: _____ Date: _____

STATEMENT OF NON-DISCRIMINATION The Technical College of the Lowcountry is committed to a policy of equal opportunity for all qualified applicants for admissions or employment without regards to race, gender, national origin, age, religion, marital status, veteran status, disability, or political affiliation or belief.