ITEMS YOU’LL NEED:

- Two personal references: name, address and phone number. Must reside at different addresses.
- Your driver’s license number. If you have no license, please choose your state from the drop down menu and write ‘NA’ for the driver’s license number.
- CCV’s yearly cost of attendance. See chart on back.
- Projected total loan debt. See how to do this calculation on back.

YOU MUST COMPLETE ALL STEPS IN ORDER FOR YOUR LOAN TO PROCESS:

1. Complete the Master Promissory Note
   1. Go to www.studentloans.gov
   2. Sign in using your FSA ID
   3. Click “Complete Master Promissory Note”
   4. Choose the “Subsidized/Unsubsidized” loan
   5. Follow the instructions and answer questions

2. Complete Loan Entrance Counseling
   1. Go to www.studentloans.gov
   2. Sign in using your FSA ID
   3. Click “Complete Entrance Counseling”
   4. Follow the instructions and answer all questions
   5. Counseling takes at least 30 minutes to complete. See back for helpful figures and loan tips.

3. Call your local Financial Aid Counselor to discuss your loan amount
Numbers you may need for Loan Entrance Counseling:

Be sure to answer all questions and open all tabs and links on entrance counseling screens.

CCV’s Average Yearly Cost of Attendance

<table>
<thead>
<tr>
<th># Credits per year</th>
<th>12 credits</th>
<th>18 credits</th>
<th>24 credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$2,952.00</td>
<td>$4,428.00</td>
<td>$5,904.00</td>
</tr>
<tr>
<td>Books</td>
<td>$500.00</td>
<td>$750.00</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>Fees</td>
<td>$150.00</td>
<td>$150.00</td>
<td>$150.00</td>
</tr>
</tbody>
</table>

Note: These are average costs for the 2015-2016 year at CCV. If you are using loans to pay for living expenses, please have those annual expense estimates available.

Details about your federal Direct loan:

- Borrow wisely! Maximize financial aid that is free first such as grants or scholarships. Reduce your expenses while you go to school. Loans are expensive over a lifetime.
- Disbursement dates are not the dates you receive your refunds. CCV has to verify that you are attending after the disbursement date. You must maintain enrollment and attendance in at least six credits after your loan disbursement date. Once attendance is confirmed, refund checks will be sent within three weeks if there is a credit on your account.
- It takes approximately 4-7 weeks into the semester before your loan is posted to your account. It may take another two weeks before you receive a refund. It may take longer if the US Department of Education selects you for some type of verification.
- Whatever money comes in first goes toward your CCV bill. Once that bill is paid, a refund check will be sent to your current address in our system unless you sign up for Direct Deposit.
- If you drop classes or stop attending after you receive the loan on your account, it could be prorated or rescinded and you may owe money to the school.