



## How to request a federal loan as a student at Shasta Bible College

1. Go to our website ([www.shasta.edu](http://www.shasta.edu)) and click on the Financial Aid tab. On the right hand side about half way down are four documents. **Read each one.**

SBC Loan policy and procedures  
SBC Loan disclosures  
SBC Loan worksheet  
SBC Loan request form

2. **Complete the FAFSA (Free Application for Federal Student Aid).** This can be found at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). To electronically sign the application, you must have a FSA ID. On the FAFSA website, there is a link at the top of the page. It looks like a "lock."
3. **Complete the federal Entrance Counseling** found at [www.studentloans.gov](http://www.studentloans.gov). This counseling will take you about 45 minutes. When you get to the last page, please right click and save the certificate that you completed the work and **email that page to me.**
4. On the same website, [www.studentloans.gov](http://www.studentloans.gov), you will need to **sign your Master Promissory Note.** You will find it as a link just below the Entrance Counseling. The government will ask you to list two people with addresses that know you well. One should be a relative. This is not co-signing. It's a way for the government to track you should you move and the loan servicer loses touch.

IF YOU HAVE HAD PREVIOUS LOANS at any institution, you have already signed the Master Promissory Note.

5. **Fill out the SBC Worksheet.** This is for your information but SBC by policy requires every borrower, each year, to show that you have completed it. We want to be sure that students have thought through all issues.
6. **Fill out the SBC Loan Request Form.** There is a box on the form requesting that you list, with amounts, what the money will be spent on. This is your verification that loan money is spent only on educational expenses or living expenses while a student.
7. **Return the following documents to the Financial Aid Office:**  
SBC Loan Worksheet  
SBC Loan Request Form  
Certification of completion of Entrance Counseling.  
If you are returning your documents by email, please scan and return each document.  
Actual signatures are needed, not electronic ones.

Loan money is ordered after all forms have been received and after the add/drop date has passed. When the money is received in our Business Office, it can take up to two weeks for any credit balance to be reimbursed to the student.