Attention All Loan Borrowers

Applying for a William D. Ford Federal Direct Loan is easy if you follow these easy steps:

**Step 1: Complete Entrance Counseling**
(If you have applied for a Federal Direct Loan in the past, you may have already completed this step.)
- Go to: [www.studentloans.gov](http://www.studentloans.gov)
- Click on: Log In
- After you sign in, click on: Complete Entrance Counseling

**Step 2: Complete Master Promissory Note**
(If you have applied for a Federal Direct Loan in the past, you may have already completed this step.)
- Go to: [www.studentloans.gov](http://www.studentloans.gov)
- Click on: Log In
- After you sign in, click on: Complete Master Promissory Note

**Step 3: Accept Your Loan** (ALL Students)
- Go to: [www.sctcc.edu](http://www.sctcc.edu)
- Click on: eSERVICES
- Sign in
- Click on: Financial Aid
- Click on: View Your Award Notification
- Acknowledge that you have read the info – then click “Next”
- Click on: Review Awards
- Click on: Respond to Awards
- Click on: Request Loan (next to loan amount)

**NOTE** - If you need loan funds for BOTH FALL AND SPRING semesters, choose either the “Total loan amount” or the “Reduced amount for the loan period”.

Contact the Financial Services Office at (320) 308-5961 if you have any questions.