**Guide to Applying for the U.S. Federal Direct Loan Program**

**Medical University of Bialystok (MUB)**

**BEFORE YOU BEGIN** the loan application process, you should become familiar with the programs offered by the U.S. Department of Education (DOE) at [www.studentloans.gov](http://www.studentloans.gov). The U.S. Federal Direct Loan program has different loans and limits for students at different levels of training. A chart describing these limits is included in the financial aid package we emailed to you.

**TIP 1 USER ID’S** Students, parents, and borrowers are required to use an **FSA ID**, made up of a username and password, to access certain U.S. Department of Education websites. Your FSA ID is used to confirm your identity when accessing your financial aid information and electronically signing your **federal student aid** documents. The FSA ID replaced the Federal Student Aid PIN on May 10, 2015. If this is your first time applying for the U.S. Federal Loan Program or you haven’t logged in to a Federal Student Aid site (such as fafsa.gov or StudentLoans.gov) since May 10, you will need to create an FSA ID before you can log on in the future.  If you already have a PIN, you can link your information to your new FSA ID by entering your PIN while registering for your FSA ID. (This will save you time when registering for your FSA ID.) If you’ve forgotten your PIN, don’t worry; you can either enter the answer to your PIN “challenge question” during the FSA ID registration process to link your PIN, or you can just create your FSA ID from scratch. **A PIN is not required to create an FSA ID**.

**TIP 2 APPLICATION DEADLINES?** Students attending the 2016-2017 academic year, should submit their application 2 months prior to their semester start date. Applications will be accepted after this date, but delivery of funds may be delayed.

**TIP 3 DEPENDENT VS INDEPENDENT STATUS** “Dependent” is a student who is under the age of 24, not married or head of a household. Both the student and his or her parents must provide their information on the FAFSA. Each must have their own user ID and Password. “Independent” is a student who is enrolled in the graduate portion of the program or a student who is 24 years old or married or the head of a household.

**TIP 4** **UNDERGRADUATE vs GRADUATE GRADE LEVEL** “Undergraduate student” is attending years 1, 2, or 3 of Bialystok’s six year program.

“Graduate student” is attending years 4,5 and 6 of Bialystok’s six year program.

If you are a dependent student. Information from both your parents’ and yourself is required on the y FAFSA. **Complete the FAFSA application online at** [**FAFSA**](http://www.fafsa.gov/) **website.** [**www.fafsa.gov**](http://www.fafsa.gov)**.**

* **Select “foreign” from the State drop-down list**
* **Enter the school name: Medical University of Bialystok**
* **Enter the MUB School Code G3784300**

 **You must have a Federal Student Aid User ID to complete your FAFSA online.**

* If you do not have a user ID the FAFSA site will lead you to the registration process
* Parents must have their own User IDs.

 **Be sure to keep documentation of all information you supply on the FAFSA**

* You may need to present this information at a later date.

 **A Student Aid Report (SAR) will be emailed to you by the FAFSA address after your**

 **application has been processed.** Please retain the SAR for your records

**2: Direct Loan Master Promissory Note (MPN) Completion**

The MPN is the legal document which is your Promise to Repay the loan and any accrued interest and fees to the U.S. DOE. It explains the terms and conditions of your loans. **You will have to complete new MPN’s every year you are attending MUB and applying for loans.** Although you may have previously signed an MPN to receive a Federal Family Education Loan (FFEL) or a Direct Loan Program loan, these MPN’s cannot be used to borrow Direct Loans at MUB because there are special rules for institutions located outside of the U.S.

 C**omplete the Direct Loan MPNs online at [www.studentloans.gov](http://www.studentloans.gov)**

* You will need your User ID , your social security number and date of birth to sign in.

 **Print and retain a copy of your MPN(s) after you complete the form electronically**.

* You do not need to provide us with a copy as we will receive electronic notification once you have completed the MPN.

 **If you are applying for a GRADPLUS or your parent is applying for a PLUS loan, a separate**

**Master Promissory Note (MPN) must be completed at the same website.**

* A parent borrower must sign the MPN with their own User ID.

**Note:** *You also have the option to complete a paper Direct Loan MPN. To do so, call the Department’s Applicant Services staff at 800-557-7394 and then return the completed paper MPN to the Department at the address included in the instructions that are provided to you. They will notify us of your completion.* ***(We do not recommend using the paper application as it will cause delays in the process****.)*

**Step 3: Apply for a Parent PLUS or a Grad PLUS loan – CREDIT CHECK**

Students who need to borrow enough money to cover all of your entire Estimated Cost of Attendance or at least more than the Stafford Direct loan program offers, should apply for the PLUS/GRAD PLUS loan which requires a credit check.

* Remain on [www.studentloans.gov](http://www.studentloans.gov) and click on **Request a Direct PLUS Loan.**
* Read the description of the process on that page.
* Select the loan suited to your grade level. *Undergraduate students (year 1-3 of the 6 year program) need one parent to borrow a PLUS on their behalf. All Graduate students should select GRAD PLUS which they borrow in their own name.*
* You will receive a response to the credit decision almost immediately. If your credit is denied, you will have options: Appealing the decision or Adding an endorser to the loan. Follow the instructions you will be given in the email from the Department of Education.
* If you need an endorser, click on **Add an Endorser.**  The Endorser must have their own USER ID

The email you receive with your denial will give you an ENDORSER CODE. The endorser will need to enter this code on the Endorser application so it will properly link with the student’s application.

**Step 4:** Complete the Bialystok Financial Aid Data Sheet

 **Complete the Data Sheet, scan and email it to the Financial Aid office at the email address below or submit the paper document to in person.**

* The Data Sheet is attached part of your financial aid package.
* Remember that you are applying for Direct Loans for a full academic year which is two semesters in length.
* **Your financial aid officer will communicate notices to you via email.**
* Be sure to monitor your email address for notices from the FAO that your documents are complete, incomplete or need further attention.
* Once the FAO has processed your loans, we will send you an Estimated Financial Aid

Award notice showing the Direct Loans for which you have requested and been approved. (Subsidized and/or Unsubsidized loans PLUS or Grad PLUS loans.)

* Your loans are released by the DOE in two disbursements: One at the beginning of each

 semester.

* You will also receive a Disclosure Statement from the DOE giving you specific information about the loans interest rate and fees.
* The Estimated Award Notice can be used as proof of funds for your Polish VISA.
* You can contact the BFAO by email anytime to check on the status of your application.

Ms. Elwira Baclawska elwira.baclawska@umb.edu.pl

**Step 5: Receiving and Using the Money**

The application processing takes approximately one month. The DOE releases the funds to the school on your behalf approximately 10 days prior to the start of the semester (for timely applications). The school will credit the students account within 3 days of receipt and deliver any credit balance refund to the student within 14 days. These funds are wired to the student’s declared bank account in either the U.S. or Poland or issued by paper check.

 **Complete and return the Student Loan Authorization form and/or Parent Loan Authorization form which is attached to this guide.** The school is required to obtain your permission to credit your account for certain charges that are not normally paid directly to the university.

 C**omplete and Return the Bank Declaration Form.**

**TIP** If you look at the Cost of Attendance sheet and deduct the amount of tuition, fees any direct charges, you can determine the amount of your credit balance refund.

**The Medical University of Bialystok has a financial aid office. It is located on campus in the English Division Dean’s Office. Contact Ms. Elwira Baclawska,** **elwira.baclawska@umb.edu.pl**

**Ms. Jane Sutter is the U.S. Financial Aid Consultant for Medical University of Bialystok. Please feel free to contact her with any questions you may have about the loan process as well. She can be reached at** **jsutter@hmi-edu.org****.**