

**IMPORTANT!**

PLEASE GO TO THE WEBSITE BELOW AND FOLLOW THE INSTRUCTIONS TO SIGN YOUR PROMISSORY NOTE AND DO YOUR ENTRANCE COUNSELING.

Dear Student,

If you have signed your Award Notification Letter accepting a Stafford Loan, please read the following information carefully. Your financial aid cannot be processed until you have taken these very important steps.

Be sure to let us know if you have any questions.

WMCC – Financial Aid Team

**IMPORTANT LOAN PROCESSING INFORMATION**

For more information regarding the loan process, please visit: <http://www.ccsnh.edu/links.html>. To sign your Master Promissory Note using your FAFSA PIN (Personal Identification Number), select the **Stafford and Alternative Loan Lender Selection** link on the left side of the page. This will take you to the ELM-Select website which will allow you to review the various borrower benefits and recommended lenders. This information has been carefully organized to assist you in choosing a lender. From this link you can also complete the online loan entrance counseling. Under the Stafford Loans tab, in the last line of text, click the word “**Here**”. This will bring you directly to the [www.mappingyourfuture.org](http://www.mappingyourfuture.org) website.

**STAFFORD LOAN PROCESSING:**

**Incoming (first time) Students or Borrowers:** You must research which lender best fits your needs. Complete a Master Promissory Note with the lender of your choice. Complete the online Entrance Counseling at [www.mappingyourfuture.org](http://www.mappingyourfuture.org).

**Returning Students:** Upon receipt of your Award Notification Letter accepting the loan portion of your financial aid, the College will certify your serialized loan guaranteed by your previous lender.

**Transfer Students:** We recommend that you remain with your previous lender to simplify your loan repayment arrangements after graduation. **Exception:** If your previous loan was a Direct Loan, you will need to choose a different lender.

**PLUS AND ALTERNATIVE LOANS:**

You and/or your parents need to initiate this process. Dependent students may be eligible for the additional Unsubsidized Stafford Loan, only when a parent is “denied” the PLUS loan. The College will certify your loan at the maximum, regardless of the amount requested, once the College is contacted by the lender.

Any Alternative Loan program should be a loan program of last resort.

The College will certify both of these loan types at the maximum cost of education, regardless of the amount requested, once the College is contacted by the lender.

**Financial Aid Handbook** is available at: <http://www.ccsnh.edu/links.html>.