You Have Received a **DIRECT** Loan Offer!
*(To receive these loan funds, complete the 3-step online loan process)*

Log in to your **SIS Student Center** page, under Finances, select **View Financial Aid**. You will see a **loan offer** as shown below.

### 2014 Fall Semester

<table>
<thead>
<tr>
<th>Award Description</th>
<th>Category</th>
<th>Offered</th>
<th>Accepted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sub Loan Offer-App Required</td>
<td>Loan</td>
<td>1,750.00</td>
<td>1,750.00</td>
</tr>
<tr>
<td>Unsub Loan Offer-App Required</td>
<td>Loan</td>
<td>1,000.00</td>
<td>1,000.00</td>
</tr>
<tr>
<td><strong>Term Totals</strong></td>
<td></td>
<td><strong>2,750.00</strong></td>
<td><strong>2,750.00</strong></td>
</tr>
</tbody>
</table>

“**Sub Loan Offer**” is for Subsidized Direct Loan for which the government pays the interest while you are in school.

“**Unsub Loan Offer**” is Unsubsidized Direct Loan for which you are responsible for paying all the interest that accrues at any point in time, though payments are deferred while you are attending school at least half-time.

“**App Required**” means that you must complete the 3-step loan process. These steps are:

1) **Direct Loan Entrance Counseling** – Provides information to understand loans, manage your spending, and prepare a plan to repay the loans that you borrow and avoid default.

2) **Direct Loan Master Promissory Note** -- A legal document that by signing you promise to repay your Direct Loans and any accrued interest and fees to the Department of Education’s loan servicing company.

3) **TCC Direct Loan Request Form (online)** – Gathers the information that TCC staff need to determine your eligibility for Direct Loans.

To complete the steps, go to [www.tcc.edu/loanapp](http://www.tcc.edu/loanapp) and follow the instructions.

After you complete the 3-step process, the loan is processed and posted to your account if you are eligible. In SIS, the loan award descriptions will now say:

### 2014 Fall Semester

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<tr>
<th>Award Description</th>
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<th>Offered</th>
<th>Accepted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subsidized Direct Loan</td>
<td>Loan</td>
<td>1,750.00</td>
<td>1,750.00</td>
</tr>
<tr>
<td>Unsubsidized Direct Loan</td>
<td>Loan</td>
<td>1,750.00</td>
<td>1,750.00</td>
</tr>
<tr>
<td><strong>Term Totals</strong></td>
<td></td>
<td><strong>3,500.00</strong></td>
<td><strong>3,500.00</strong></td>
</tr>
</tbody>
</table>

**Remember, student loans must be repaid.** You will be required to begin making payments on your student loans six months after graduating, stopping attendance, or beginning to attend less than six credit hours per semester.

Please carefully consider the funds needed to cover your educational expenses and don’t borrow more than needed.

Additional loan information is available on our website [www.tcc.edu](http://www.tcc.edu).

If you need assistance with your loan, campus financial aid offices have advisors to assist you and computers available so that you may complete the online loan process.
How to View Financial Aid in SIS

Click the "myTCC" icon on the TCC homepage, www.tcc.edu.

Login to SIS
Click on Self Service
Click on Student Center*
Click on View Financial Aid
Click on the Aid Year you wish to view.

The Award Summary page will open showing the type of financial aid that will be made available to you for the year. There is also a breakdown by term of how much you can expect to receive as a full-time student.

* Note that the award shows as Amount Offered by term. This amount is based upon your taking at least twelve credit hours. If you take fewer than 12 credits, your grant awards will be reduced.

To view adjusted aid follow these steps:

From the SIS Student Center
Click on Account Inquiry
Click the yellow CLICK HERE to see Pending Financial Aid Based on Actual Enrollment button.
The pending aid amount will change to show the reduced amount.

Don't forget to click “Sign Out” on the top right-hand corner of the screen when you are finished.

*Note: To view your financial aid and tuition account information for TCC, you must set your Institution field in User Preferences to Tidewater Community College.