



HINDS COMMUNITY COLLEGE

P.O. BOX 1100 · RAYMOND CAMPUS · RAYMOND, MISSISSIPPI 39154-1100

OFFICE OF FINANCIAL AID

IMPORTANT STEPS FOR APPLYING FOR STUDENT LOANS

Direct Subsidized Loans: The government **will** pay interest on these loans while the student is enrolled in school.

Direct Unsubsidized Loans: The government **will not** pay interest on these loans while the student is enrolled in school. The student is responsible to either pay the interest while in school or the interest will accrue and capitalize.

1. Your direct **subsidized/unsubsidized** loan award is a **projected/estimated** loan amount. The amount listed is the maximum amount you are eligible to borrow for the current academic year. To apply for student loans, ***you must:***
 - ❖ Go to Hinds Financial Aid website at www.hindscc.edu/financialaid
 - ❖ Scroll down and click on **Federal Loan Application**
 - ❖ **Step 1 - Loan Certification Process**
Be sure to request the total dollar amount for the academic year for all semesters you would like to borrow (*refer to your Award Notification Letter*). If you plan to attend only one semester, then only request the amount awarded for that semester.
 - ❖ **Step 2 - Entrance Counseling**
This quick and easy interactive counseling session provides useful tips and tools to help borrowers develop a budget for managing educational expenses and helps them to understand the loan responsibilities.
 - ❖ **Step 3 - Master Promissory Note (MPN)**
To complete the MPN online, borrowers will be required to use the Department of Education PIN. In most cases, once you've submitted the MPN and it's been accepted, you won't have to fill out a new MPN for future loans you receive.
2. Prior to your money being disbursed, ***you will have to:***
 - ❖ Be enrolled in at least 6 credit hours at Hinds.
 - ❖ Be cleared through the Office of Admissions and Records at Hinds.

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"The College for All People"

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