[**Step 1 – Complete your FAFSA**](http://www.bristol.ac.uk/fees-funding/awards/us-loans/further-information/#dropdown-heading1-0)

If you meet the [eligibility](http://www.bristol.ac.uk/fees-funding/awards/us-loans/further-information/) criteria, and you wish to apply for US Federal Loans to study at Cardiff University, you should complete a [FAFSA application](https://studentaid.ed.gov/sa/fafsa).  You will need to create a [FSA ID and password](https://studentaid.ed.gov/sa/fafsa/filling-out/fsaid) to complete your FAFSA.

Please go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov)

If you need guidance on how to complete the form, please go to <http://studentaid.ed.gov/students/publications/completing_fafsa/index.html>

If you are a continuing loan student, complete a renewal FAFSA (you will only be required to indicate any information that has changed since last year).

You can complete your FAFSA for the 2019/2020 academic year now.  It is your responsibility to ensure that you submit a complete loan application in good time to meet Cardiff University’s tuition fee (and accommodation fee if relevant) [payment deadlines](http://www.bristol.ac.uk/fees-funding/tuition-fees/payment/).

Although you can complete your FAFSA for 2019/2020 please note that we will not start processing your loan application until June 2019 and we cannot certify any US Loans on the US systems until June/July 2019.  If you are a new student, please only start the application process once you have received an offer from Cardiff University.

You will need to include Cardiff University’s School Federal Direct Loan Code G10107 on your FAFSA.

Once you have completed your FAFSA, this will produce a [Student Aid Report (SAR)](https://studentaid.ed.gov/sa/fafsa/next-steps/student-aid-report) and this will be used by the University to determine your loan eligibility.

[**Step 2 – Complete Entrance Counselling**](http://www.bristol.ac.uk/fees-funding/awards/us-loans/further-information/#dropdown-heading1-1)

You must complete [Entrance Counselling](https://studentloans.gov/myDirectLoan/index.action) if you have not previously completed Entrance Counselling for the type of loan you wish to borrow. If you have previously completed Entrance Counselling for the type of federal student loan you wish to borrow whilst at Cardiff University, you may by-pass this step.

You can complete this here [https://studentloans.gov](https://studentloans.gov/)

Use the University school code **G10107**.

[**Step 3 – Complete your Master Promissory Note(s) (MPNs)**](http://www.bristol.ac.uk/fees-funding/awards/us-loans/further-information/#dropdown-heading1-2)

**Undergraduates:** Complete an [MPN](https://studentloans.gov/myDirectLoan/index.action) for the Subsidised and Unsubsidised loans, and, if applicable, your parent should complete a separate MPN for the Parent PLUS loan.

**Graduates:** Complete one [MPN](https://studentloans.gov/myDirectLoan/index.action)  for the Unsubsidised loan and one for the Grad PLUS loan.

MPNs are completed on <https://studentloans.gov> . Use the University school code **G10107**.

As we are a foreign school, new MPNs must be completed for each year of study.

Once approved by the system we will be able to view MPNs, so you do not need to send us copies.

[**Step 4 – Apply for the PLUS Loan (if applicable) to create a Credit Check**](http://www.bristol.ac.uk/fees-funding/awards/us-loans/further-information/#dropdown-heading1-3)

If you are intending to apply for a PLUS loan, or your parent will be applying for a Parent PLUS loan, you, or the parent, will need to complete the “[Apply for a PLUS Loan](https://studentloans.gov/myDirectLoan/index.action)” section.  This should automatically trigger a Credit Check.  Once approved by the system we will be able to view the Credit Check, so you do not need to send us a copy.

Use the University school code G10107 on your PLUS loan request.

[**Step 5 – Email us at**](http://www.bristol.ac.uk/fees-funding/awards/us-loans/further-information/#dropdown-heading1-4) **USFederalLoans@cardiff.ac.uk**

We are not automatically notified when a student has selected our institution on their FAFSA.  Therefore, once you have completed steps 1-4, please email us at USFederalLoans@cardiff.ac.uk to let us know youare awaiting a Cost of Attendance**.**

[**Step 6 – Wait to Receive your Cost of Attendance**](http://www.bristol.ac.uk/fees-funding/awards/us-loans/further-information/#dropdown-heading1-5)

From June onwards, we will email you a [Cost of Attendance](http://www.bristol.ac.uk/fees-funding/awards/us-loans/further-information/) to inform you of the [amount of loan](http://www.bristol.ac.uk/fees-funding/awards/us-loans/further-information/) you can borrow and the [types of loans](http://www.bristol.ac.uk/fees-funding/awards/us-loans/further-information/) you can borrow.

**Step 7 –** **Return forms to** **USFederalLoans@cardiff.ac.uk**

Once you have received your Cost of Attendance, please confirm the types and amounts of loans you would like to borrow by completing the Award Letter and returning it to USFederalLoans@cardiff.ac.uk

**Step 8 – Loan Certification**

Once the above steps have been successfully completed, the University will originate your loan on the US systems, and you will receive a notification letter from us outlining the amount of loans you will receive, your disbursement dates, and the period / academic year your loan relates to.  The wording and format of this letter has been agreed with UK Visas and Immigration as acceptable **proof of funding for visa applications**

This loan notification letter will be posted to your US address by international signed-for delivery to ensure that you have the original hard-copy documentation required for your **visa application**.  The UK visa authorities may require you to submit the original documentation - they will not usually accept copies.

Please note, you will only be able to apply for a Tier 4 student visa from UKVI, up to 90 days before the start date of your course.

**If you have any queries regarding US Federal Aid, please contact us at** **USFederalLoans@cardiff.ac.uk**

**You can also visit us at Student Support, 3rd Floor Student Union Building, Park Place, Cardiff.**