**START HERE**

Apply to [www.fafsa.ed.gov](http://www.fafsa.ed.gov) and print out SAR (Student Aid Report) for your reference.

This Flow Chart only gives a brief outline of the application process - you must use the Worksheet and Checklist

Please refer to the Federal Loan Application Procedure Worksheet for full instructions

 Have SAR

Do you have any issues to resolve on your SAR?

Resolve the issues on your SAR.

 Yes No Resolved all issues No Accepted Yes Yes No No Yes Have completed all Steps on Worksheet

Take screen shot of accepted credit check and e-sign PLUS MPN and save as a PDF

A letter is sent to you by post stating your loan amounts so you can confirm to the UK Borders Agency you will have these funds when you apply for your visa

Use the COA (cost of attendance) spreadsheet to see the maximum you can borrow (COA less aid). Decide how much you will need to borrow. You are always allocated the maximum subsidised Stafford Loan first.

E-sign the Stafford Loan Master Promissory Note (MPN) and save as a PDF

Is Your Credit Check Accepted?

Email your completed Checklist, screenshots and PDFs to funding@kcl.ac.uk from 1st June with your postal address

Complete the Check List stating how much you want to borrow and make sure you have all the required screen shots and PDFs

Get Endorser and save addendum as PDF

Do you need to apply for a PLUS loan too?

You must complete Entrance Counselling and save a screenshot of completion

Apply for your loans online at [www.studentloans.gov](http://www.studentloans.gov)

Email funding@kcl.ac.uk to confirm you have firmly accepted an unconditional offer

You must meet the conditions of your offer and firmly accept your place

Have

you firmly accepted an unconditional offer?