

How to apply

To apply for a loan for the **2020-21 academic year**, you must follow the application process outlined below. You should only start the process once you have had an offer from the University of South Wales. Although you can complete your FAFSA for 2020/2021 please note that we will not start processing your loan application until June 2020 and we cannot certify any US Loans on the US systems until July 2020

Step 1 – Complete your FAFSA

You need to have completed a [Free Application for Federal Student Aid \(FAFSA\)](#) to determine your eligibility for federal loans. If you are a continuing loan student, you should have completed a renewal FAFSA.

You will need to include the University of South Wales' School Federal Direct Loan Code G35473 on your FAFSA.

Once you have completed your FAFSA, this will produce a [Student Aid Report \(SAR\)](#) and this will be used by the University to determine your loan eligibility. Please send us a copy of this.

Step 2 Complete your Master Promissory Note(s) (MPNs)

Undergraduates: Complete an [MPN 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 for the Unsubsidised loan](#) and one for the [Grad PLUS loan](#).

MPNs are completed on <https://studentloans.gov> . Use the University school code **G35473**.

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](#)" section. This should automatically trigger a Credit Check. Once approved by the system we will be able to view the **Credit Check**- please send us a copy of this

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

Step 3 Complete entrance counselling

You must complete [entrance counselling](#) if you are a federal Direct Loan first-time borrower who has not yet completed entrance counselling for a specific loan type (Unsubsidised/Subsidised loans, or PLUS loans). If you have completed entrance counselling in a previous year of study for a specific loan type at University of South Wales, you do not need to complete this step.

Step 4 Email us at Usloans@southwales.ac.uk

We are not automatically notified when a student has selected our institution on their FAFSA. Therefore, once you have completed steps 1-3 please email us at us.loans@southwales.ac.uk with a copy of:

1. your **offer letter** from the University,
2. your SAR
3. your signed MPN(s)
4. a screenshot of your complete entrance counselling
5. Evidence of credit check (if applicable)

Step 5 Wait to receive your cost of attendance

From June onwards, the Federal Student Aid Officer at the University of South Wales will email you a Cost of Attendance to inform you of the amount of loan you can borrow and the types of loans you can borrow

Step 6 Return your completed funding offer form

Once you have received your Cost of Attendance, please confirm the types and amounts of loans you would like to borrow by completing the Funding Offer form and returning it to us-loans@southwales.ac.uk

Step 7 loan Certification

If steps 1-6 have been successfully completed, the University will originate your loan on the US systems. We are not able to certify your US loans on the US Systems until early July. 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 email address.