

SCHOOL CODE \_\_\_\_\_

STUDENT IDENTIFICATION NUMBER \_\_\_\_\_



**Empire**  
Education Group®

**Financial Aid Website:** <http://financial.empire.edu>

### **Applying for Student Aid 2012-2013**

The information will assist you with the application process for student financial aid at the Empire Education Group School you are attending. It is designed to give you an overview of the process and provide you with the information you need to apply for aid.

A conviction for any offense, during a period of enrollment for which you will be receiving Title IV, HEA Program funds, under any federal or state law involving the possession or sale of illegal drugs will result in the loss of eligibility for any Title IV aid, HEA grant, loan or work-study assistance (HEA Sec. 484(r)(1)); (20U.S.C. 1091(r)(1)).

The Free Application for Federal Student Aid (FAFSA on the WEB) serves as the single application for financial aid at Empire Education Group. Students who complete the aid application process are considered for federal aid.

#### **STEP 1: Apply for a U.S. Department of Education PIN:**

If you have a PIN and completed a 12/13 FAFSA - go to **STEP 2**.

If you have a PIN and have not completed a 12/13 FAFSA - go to **STEP 3**.

If you do not have a PIN (Personal Identification Number) go to [www.pin.ed.gov](http://www.pin.ed.gov) and follow the on-screen instructions. If you are a dependent student, both you and one of your parents will need a PIN to electronically sign your FAFSA.

**\*\*\*CONFIDENTIAL:** STUDENT PIN NUMBER: \_\_\_\_\_

***\*\*\*Your PIN serves as your electronic signature and provides access to your personal records, so you should never give your PIN to anyone. Be sure to keep your PIN in a safe place.***

**STEP 2: If you have already completed a 2012-2013 FAFSA:**

Log onto [www.fafsa.ed.gov](http://www.fafsa.ed.gov) and add the school code for the Empire Education Group School you are attending.

1. **Start here.**
2. **Enter Identifying information.**
3. **Make FAFSA Corrections.**
4. **Enter PIN and Password**
5. **Add School Code**

– go to *STEP 5*.

**STEP 3: Determine your Dependency Status**

The federal government has established how dependency status is determined for federal financial aid purposes. If a student is considered a dependent, his or her parents' income and asset information must be included on the FAFSA. This information will be used in addition to the student's income and asset information to determine the Expected Family Contribution (EFC).

The following questions (from the FAFSA) will determine if you are an independent or dependent student.

If you can “YES” of the following questions, you will not have to provide parental information.

If you answer “NO” to all of the following questions, you will be asked to provide parental information.

45. Were you born before January 1, 1989?

46. As of today, are you married? (Also answer “Yes” if you are separated but not divorced.)

47. At the beginning of the 2012-2013 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, graduate certificate, etc.)?

48. Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?

49. Are you a veteran of the U.S. Armed Forces?

50. Do you have children who will receive more than half of their support from you between July 1, 2012 and June 30, 2013?

51. Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2013?

52. At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?

53. As determined by a court in your state of legal residence, are you or were you an emancipated minor?

54. As determined by a court in your state of legal residence, are you or were you in legal guardianship?

55. At any time on or after July 1, 2011, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?

56. At any time on or after July 1, 2011, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless?

57. At any time on or after July 1, 2011, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

**FOR ASSISTANCE: Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243)**

**STEP 4: If you are completing a 2012-2013 FAFSA for the first time:**

Collect the financial documents and complete the FAFSA Worksheet. The FAFSA Worksheet is designed to help prepare you for the completion of the FAFSA on the Web. Be sure to gather all of the required information indicated on the front of the Worksheet before you begin this process. Organizing your financial information on the Worksheet will reduce the amount of time needed to complete your FAFSA. The worksheet can be found at: <http://www.fafsa.ed.gov/fotw1213/pdf/fafsaws13c.pdf>

For assistance with any of the Federal applications or for specific questions, contact the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243). If you are hearing-impaired and have questions, contact the TTY line at 1-800-730-8913.

**STEP 5: Complete the 2012-2013 FAFSA online**

Complete the FAFSA at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

If you have already completed a 2012-2013 FAFSA: 1.) click on "Start here" 2.) Add identifying information, 3.) Make FAFSA corrections, and 4.) Add the school code for the Empire Education Group School you are attending.

**STEP 6: Loan Entrance Counseling**

If you are borrowing from the Federal Direct Loan Program you are required to participate in loan counseling at [www.studentloans.gov](http://www.studentloans.gov) prior to receiving a Federal Direct Loan. The loan counseling is to ensure that you understand the responsibility and obligation that you are assuming when borrowing. You will need to sign in to "Manage my Direct Loan" with your Federal Aid PIN (Personal Identification Number) and click on "Complete Entrance Counseling".

**STEP 7: Completing the EMPN**

NOTE: The Master Promissory Note cannot be completed until your Personal Identification Number (PIN) has been established. This generally takes 3 to 5 business days from date of application for PIN.

If you are a first-time borrower of the Federal Direct Stafford Loan, you will be required to complete a Master Promissory Note (MPN) before the loan funds will be disbursed. You can sign your Federal Direct Stafford Loan MPN at [www.studentloans.gov](http://www.studentloans.gov). You will need to sign in to "Manage my Direct Loan" with your Federal Aid PIN (Personal Identification Number) and click on "Complete Master Promissory Note".

**STEP 8: Completing the PLUS EMPN (Parents of Dependent Students Only)**

NOTE: The Plus Master Promissory Note cannot be completed until your parent's Personal Identification Number (PIN) has been established. This generally takes 3 to 5 business days from date of application for PIN. Your parent could apply for a PIN number at [www.pin.ed.gov](http://www.pin.ed.gov).

If you are taking out a loan to pay for your child's education, then you should complete a new MPN for parent PLUS loans.

Your parent can sign the Federal Direct PLUS MPN at [www.studentloans.gov](http://www.studentloans.gov). Your parent will need to sign into "Manage my Direct Loan" with their Federal Aid PIN (Personal Identification Number) and click on "Request a Direct PLUS Loan".

If you completed all of the application processes and received electronic confirmation from the Department of Education and require additional assistance please contact the Financial Assistance Office at 1-800-223-3271.

**FOR ASSISTANCE: Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243)**

**Complete Direct Loan Electronic Master Promissory Note**

Remember, by signing an MPN you are agreeing to pay back Direct Subsidized Loans or Unsubsidized Loans that you receive to pay for your education.

An electronic Master Promissory Note (MPN) can be completed in 8 steps for Sub/Unsub. Read the information below to understand how the electronic MPN process works. It will take around 30 minutes to complete the electronic MPN process. Make sure you allow enough time to complete the entire process in a single session. If you exit the web site before submitting your signed Sub/Unsub MPN in Step 7 and return later, you'll have to start over beginning with Step 1.

	If you are submitting a Sub/Unsub MPN, follow the 11 steps below
1	<b><u>PERSONAL INFORMATION</u></b> - During this step, you will be asked to provide information necessary to complete your MPN. This will include your permanent address, driver's license number and state, email address (if you have one) and telephone number. You will also be asked to provide the names, addresses and telephone numbers of two references who have known you for at least three years.
2	<b><u>PROVIDE NAME AND SCHOOL</u></b> - You will be asked to provide your full legal name and school information. You will be able to review and modify this information if necessary before it is added to your electronic MPN.
3	<b><u>READ BORROWER'S REQUEST, CERTIFICATIONS, AUTHORIZATIONS, AND UNDERSTANDINGS:</u></b> You will be asked to read a Borrower's Rights and Responsibilities Statement that provides important information about the loan(s) you may receive under your MPN. Before you can continue with the electronic MPN process, you must confirm that you have read the Borrower's Rights and Responsibilities Statement.
4	<b><u>REVIEW DRAFT MPN</u></b> - You will be asked to review a draft version of the MPN that will include the information you provided in Step 6. Before you can continue with the electronic MPN process, you must confirm that you have read the draft MPN.
5	<b><u>SIGN YOUR MPN</u></b> - You will be asked to review the Promise to Pay section of the MPN and then electronically sign the MPN by typing in your full name. You will still have the opportunity at this point to modify the information you provided or to cancel the electronic MPN process.
6	<b><u>REVIEW SIGNED MPN/ENTER CONFIRMATION CODE</u></b> - You will be shown a completed MPN that includes your electronic signature. Before you can continue with the electronic MPN process, you must confirm that you have read the completed MPN.
7	<b><u>CONFIRM ACCEPTANCE OF MPN TERMS AND SUBMIT MPN</u></b> - You will be asked to confirm that you agree to the terms and conditions of your MPN. You will also be given a final opportunity to cancel or modify your MPN. If you agree to the terms and conditions of the MPN, you may complete the electronic MPN process by submitting your MPN to the U.S. Department of Education.
8	<b><u>SUCCESS! NOW PRINT YOUR MPN</u></b> - Your MPN is now complete. This page will provide instructions for:  Printing and/or saving a copy of your completed MPN for your records Retrieving a copy of your completed MPN at a later date Asking us to send you a copy of your completed MPN Clearing your browser to remove your personal information from the computer you used to complete your electronic MPN

### **Direct PLUS Loan/On-line Credit Check**

The new [www.StudentLoans.gov](http://www.StudentLoans.gov) website is available to all student and parent borrowers to complete their on-line Student Loan application(s). The site currently allows a parent to complete a Direct PLUS loan and has recently added the functionality to initiate an online credit check during the application process. **Reminder: The parent borrower must have their Federal Student Aid PIN number.**

During the on-line application process, the parent will complete the personal information and student and loan information. During the “review application” step, they will be given the following options:

- **Credit Balance Option** – Parent PLUS borrowers can indicate whether they want any remaining credit balance to be paid to the parent borrower or to the student.
- **Award Amount Information** - Borrowers can request a specific amount they wish to borrow, or can request that the school determine the maximum amount they are eligible to receive by selecting the Maximum Amount Indicator.

Once the parent submits the application, the results of the credit check will be immediate and good for 90 days.

If not approved, the borrower is asked how he or she wants to proceed:

1. Not pursuing a Direct PLUS loan,
2. Obtaining an endorser, or
3. Appealing the credit decision “I want to provide documentation of extenuating circumstance”.
  - If the borrower states they are appealing the credit decision, the borrower will be prompted to provide an email address, and both a day/eve phone numbers. This response will prompt a representative from the Applicant Services Team to contact the borrower and begin the appeal process.
  - Appealing the credit decision will automatically generate a package of additional information that will be mailed to the borrower.

(Regardless, of the borrower’s choice, a paper endorser addendum package will always be sent to the borrower.)

Each day from 3:30 am to 5:00 am (EST) the credit check processing function will be unavailable. A borrower can begin the Direct PLUS Loan request process during this time and complete all steps except the credit check. The borrower should save the partially completed request prior to the credit check step and then return at a later time to complete the process.

**NOTE: if the borrower does not save prior to the credit check step during the outage time, all data completed during that session will be lost and the parent will have to start from the beginning.**

### **On-line Direct PLUS Loan Endorser Addendum**

This functionality allows the endorsers to complete the addendum on-line as an alternative to the paper-based process. The endorser must have a Federal Student Aid PIN number and the Loan Reference ID (provided to the endorser by the borrower); if the endorser does not have a PIN one can be requested at [www.pin.ed.gov](http://www.pin.ed.gov).

The loan reference ID is a randomly-generated number provided to a borrower via email correspondence when the PLUS loan does not pass the credit check. The borrower can also find this number by signing onto Student Loans website under completed Direct Loan Requests and viewing their completed application.

The endorser must sign onto the student loan website by using their PIN.

The endorser does not need to complete both the on-line addendum and paper based addendum; however, an on-line application will speed up the process.

**Complete Direct Loan Electronic PLUS Master Promissory Note**

**Remember, by signing an MPN you are agreeing to pay back a Direct Parent PLUS Loans that you receive to pay for your child's education.**

An electronic PLUS Master Promissory Note (MPN) can be completed in 9 steps. Read the information below to understand how the electronic PLUS MPN process works. It will take around 30 minutes to complete the electronic MPN process. Make sure you allow enough time to complete the entire process in a single session. If you exit the web site before submitting your signed PLUS MPN in Step 8 and return later, you'll have to start over beginning with Step 1.

<b>If you are submitting a PLUS MPN, follow the 9 steps below</b>	
1	<b><u>SELECT THE LOAN TYPE</u></b> - You will be asked to select a loan type. Click on Parent PLUS. Direct PLUS Loans are available to parents of dependent undergraduate students. Parents must be signed in using their own Federal Student Aid PIN.
2	<b><u>PROVIDE NAME, STUDENT'S INFORMATION, AND SCHOOL</u></b> (for Parent PLUS Loans) - You will be asked to provide your full legal name, the student's full legal name, the student's social security number, the student's date of birth, and school information. You will be able to review and modify this information if necessary before it is added to your electronic MPN.
3	<b><u>PROVIDE NAME AND SCHOOL</u></b> - You will be asked to provide your full legal name and school information. You will be able to review and modify this information if necessary before it is added to your electronic MPN.
4	<b><u>SPECIFIES LOAN AMOUNT</u></b> - For each academic year, you may borrow up to - but not more than - the school's cost of attendance, minus the amount of other financial assistance that the student receives. The school determines the cost of attendance based on federal guidelines. It is important not to borrow more than you can afford to repay. During this step, you will be asked to borrow the maximum Direct PLUS Loan amount for which you are eligible, as determined by the school or specify a loan amount.
5	<b><u>REVIEW</u></b> - You will be asked to review your application and <b><u>AUTHORIZE CREDIT CHECK</u></b> - You will be asked to authorize the Department of Education to investigate your credit record and report information about your loans to persons and organizations permitted by law to receive that information.
6	<b><u>SIGN YOUR MPN</u></b> - You will be asked to review the Promise to Pay section of the MPN and then electronically sign the MPN by typing in your full name. You will still have the opportunity at this point to modify the information you provided or to cancel the electronic MPN process.
7	<b><u>REVIEW SIGNED MPN/ENTER CONFIRMATION CODE</u></b> - You will be shown a completed MPN that includes your electronic signature. Before you can continue with the electronic MPN process, you must confirm that you have read the completed MPN.
8	<b><u>CONFIRM ACCEPTANCE OF MPN TERMS AND SUBMIT MPN</u></b> - You will be asked to confirm that you agree to the terms and conditions of your MPN. You will also be given a final opportunity to cancel or modify your MPN. If you agree to the terms and conditions of the MPN, you may complete the electronic MPN process by submitting your MPN to the U.S. Department of Education.
9	<b><u>SUCCESS! NOW PRINT YOUR MPN</u></b> - Your MPN is now complete. You have successfully submitted your Direct PLUS Loan MPN. You will receive a confirmation email shortly. The school you selected will be notified of your MPN completion within the next 24 hours. If you have questions regarding your loan(s) and /or its status, contact Empire Education Group's Financial Assistance Department at 1-800-223-3271