

How to qualify for a Federal Direct Stafford Loan

To be eligible for a Federal Stafford loan, all students must complete a FAFSA application each year, agree to the loan online using the [Bronco Web](#), and submit all requested verification documentation. Your award notice will list the maximum amount of loans you are eligible to receive.

NOTE - ALL borrowers MUST agree to their loans on the [Bronco Web](#) AND complete the steps below to receive a loan.

First Time Borrowers

You will receive a postcard with instructions for completing your electronic Master Promissory Note (e-MPN) online at <http://www.studentloans.gov>. **NOTE:** First time borrowers **must** complete BOTH steps listed below to receive a Stafford Loan.

- STEP ONE:
 - Go to WWW.STUDENTLOANS.GOV
 - Login using your social security number, the first two letters of your last name, your date of birth, and the four digit federal pin you used to sign your student's FAFSA
 - Click on "Complete Entrance Counseling"
 - Read the Instructions
 - Click on "Complete Entrance Counseling" again
 - Select "I am an undergraduate student"
 - Select NEW YORK from the drop down box
 - Select SUNY DELHI from the drop down box
 - Read the information and answer the questions
 - Click "View Borrowers Rights and Responsibilities"
 - Click "Submit"
- STEP TWO:
 - Click on "You can submit a Master Promissory Note"
 - Click on "Subsidized/Unsubsidized"
 - Follow the directions
 - Remember that all requested information, except for personal references, are about you - the student.
 - Follow the directions

Returning Borrowers

Once you have filed your FAFSA and agreed to your loan on the Bronco Web, your loan will be processed without any additional paperwork, provided all requested documentation has been submitted.