

## How to Apply

### Step 1 – Complete your FAFSA

If you meet the eligibility criteria, and you wish to apply for US Federal Loans to study at Birmingham City University, you should complete a [FAFSA application](#). You will need to create a FSA ID and password to complete your FAFSA.

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 2021-22 academic year from the 1st of October 2020, however we will not start processing your loan application until the middle of June 2021 and we cannot certify any US Loans on the US systems until the end of June/July 2021.

If you are a new student, please only start the application process once you have received an offer from Birmingham City University. It is your responsibility to ensure that you complete and submit your loan application in good time to meet Birmingham City University tuition fee payment deadlines.

You will need to include Birmingham City University's Federal Direct Loan School Code G12215 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.

### Step 2 – Complete Entrance Counselling

You must complete [Entrance Counselling](#) if you are starting a new course at Birmingham City University, or if you are a continuing student who has not yet completed Entrance Counselling for your current course.

If you are a continuing student and have completed Entrance Counselling in a previous year of your current course, you may by-pass this step.

If you are completing this process, please use the University school code G12215.

### Step 3 – Complete your Master Promissory Note(s) (MPNs)

Undergraduates: Complete an [MPN](#) for the Subsidized and Unsubsidized loans, and, if applicable, your parent should complete a separate MPN for the Parent PLUS loan.

Graduates: Complete one [MPN](#) for the Unsubsidized loan and one for the Graduate PLUS loan

MPNs are completed online via the [Student Aid website](#). In the application process, please use the University school code G12215.

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 but you can notify us that you have completed them by email [usloans@bcu.ac.uk](mailto:usloans@bcu.ac.uk).

#### Step 4 – Apply for the PLUS Loan (if applicable) to create a Credit Check

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, so you do not need to send us a copy.

If you are completing this process, please use the University school code G12215 on your PLUS loan request.

#### Step 5 – Email us at [usloans@bcu.ac.uk](mailto:usloans@bcu.ac.uk)

Once steps 1-4 are completed, you can email us at [usloans@bcu.ac.uk](mailto:usloans@bcu.ac.uk) to let us know you are awaiting a Cost of Attendance from the university.

#### Step 6 – Wait to Receive your Cost of Attendance

From the middle of June onwards, the [US loans team](#) at Birmingham City University 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.

Please visit the [Cost of Attendance](#) section of the webpage to see what will be included in your funding.

#### Step 7 – Return forms to the US loans team

Once you have received your [Cost of Attendance](#), you will be asked to confirm the types and amounts of loans you would like to borrow. Instructions regarding completing your authorization of loan types and amounts will be sent to you via email by the [US loans team](#) at the University.

#### Step 8 – Loan Certification

If steps 1-7 have been successfully completed and you have an unconditional firm offer, 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, we will also email you a copy for your records. 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.

For visa support and advice about this, please contact [international.admissions@bcu.ac.uk](mailto:international.admissions@bcu.ac.uk).