How do I apply for Federal Aid Direct Loans?

The application process for foreign schools differs from the process for domestic schools in the US. It is your responsibility to send us the documents we need in order to confirm your loan entitlement. You should also apply in good time to meet Oxford Brookes' tuition fee payment deadline (and accommodation fee, if relevant). Please read this carefully. It will save time and inconvenience if you follow each of the steps detailed.

Oxford Brookes University's School Code is **G20879.**

Below you will find details of the steps you need to take in order to make an application for Direct Loan(s). You must ensure all the steps below are completed for your application to be processed.

If you are only applying for a loan from Sallie Mae, please see the relevant section on Oxford Brookes' US Student Loans webpage, and email to let us know (us-federal-loan@brookes.ac.uk).

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International Student Compliance Team

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Application steps:

1. Complete your FAFSA and list Oxford Brookes University as one of the schools

Each year, students must complete a new FAFSA (Free Application for Federal Student Aid).

If you are a continuing student, you need to complete a renewal FAFSA (you will only be required to indicate any information that has changed since last year).

Complete the FAFSA electronically on the Federal Student Aid website using Oxford Brookes University's School Code **G20879**.

When you have submitted your FAFSA, this will produce an Institutional Student Information Record (ISIR) and this will be used by the University to determine your loan eligibility.

2. Receive and accept an unconditional firm offer of study at Oxford Brookes University

You can find more information on your offer of study and subsequent steps here.

3. Complete the US Loans Information form

If you have submitted a FAFSA for Oxford Brookes and accepted an Unconditional offer from us, you should complete the Oxford Brookes University US Loans Information Google form. We will email you to ask you to complete this if you have not done so already. This will help us assess and calculate your loan eligibility. It is important to respond to us in a timely manner to progress your application.

4. Receive and review your Cost of Attendance (maximum loan entitlements):

After we receive your Google form response, we will calculate your cost of attendance and email you back with the maximum loan amounts you can borrow based on your circumstances.

Do note that you do not have to borrow the maximum amounts specified in our email. You can borrow less if that suits you better.

We will ask you to confirm the loan amounts you wish to borrow via a Google form and, if you have not done so already, we will ask you to complete the below steps.

NB: Your FAFSA is used to assess your eligibility so it is important that you review it to ensure you have made any corrections that are necessary. Make sure you have classified your level of study correctly.

5. Complete Entrance Counseling

The U.S. Department of Education requires first-time borrowers of the Federal Direct Loan to complete loan entrance counseling before loans can be originated and funds disbursed.

This counseling provides you with information that will help you understand your rights and responsibilities as a loan borrower and with other tools to assist you with managing your loans.

You will need your FSA ID to complete entrance counselling. This is the same as you used to complete your FAFSA.

- **Undergraduate Students**: Complete entrance counselling for Direct Subsidized and Unsubsidized Loans
- **Graduate Students**: Complete entrance counselling for Direct Unsubsidized Loans

Parents are not required to complete entrance counselling for a Parent PLUS Loan.

6. Complete your Direct Loan Master Promissory Note(s):

Students taking out a Federal Direct loan outside the US (and your Parent for a Parent PLUS loan) are required to complete a Master Promissory Note (MPN) annually before loans can be originated and funds disbursed.

You must complete a Direct Loan Master Promissory Note (MPN) (Loan agreement) for each type of loan that you wish to borrow. The MPN is a legal document through which you promise to repay your Direct Loans and any accrued interest and fees to the US Department of Education. It also explains the terms and conditions of your loan and your rights and responsibilities as a borrower.

- You can complete a Direct Loan MPN electronically:
  - Undergraduate and Graduate Students: MPN for Subsidized / Unsubsidized Loan
  - Parent Borrowers (parents of dependent undergraduate students): MPN for Parent PLUS Loan
- You will need your FSA ID to complete the MPN. This is the same FSA ID you used to complete your FAFSA.
- Make sure to list the school code for Oxford Brookes: **G20879**.
- Save your completed MPN as PDF files for your own records.

7. Direct PLUS Loan application (if eligible to apply):

Starting July 1, 2026, Direct Grad PLUS Loans are no longer available to graduate or professional students unless you qualify for the limited exception. To qualify, you must have been enrolled in your program of study as of June 30, 2026, borrowed a Direct Loan for that program prior to July 1, 2026, and remain continuously enrolled in the same program at the same school. Please contact us for further information via us-federal-loan@brookes.ac.uk if you are unsure about this.

Parents of Dependent students can still apply for a Parent PLUS loan.

The parent will need to complete the Parent PLUS loan application.

A US postal address is needed to trigger the required credit check. An overseas address will automatically result in the credit check status showing as pending. This can delay your funding.

You must also complete a Direct Parent PLUS Loan Master Promissory Note (MPN). You will have an opportunity to complete this after you complete your PLUS Loan application.

If you have an adverse credit history, you may still receive a Parent PLUS Loan through one of the following two options:

a. Obtain an endorser who does not have an adverse credit history. (An endorser is someone who does not have an adverse credit history and who agrees to repay the Direct PLUS Loan if you do not repay it).
b. Documenting to the satisfaction of the US Department of Education that there are extenuating circumstances relating to your adverse credit history.

With options A or B, you must also complete PLUS credit counseling via the StudentLoans.gov website.

The credit check is tied in to the PLUS application process and will show as a document called PLUS correspondence. All documents will be saved as PDFs in your MyLoan Documents tab on the FSA portal.

8. Complete your Annual Student Loan Acknowledgement (Students, and, if applicable, Parents)

It is recommended that all borrowers (both students and parents) complete the Annual Student Loan Acknowledgement on StudentAid.gov. For a Direct Parent PLUS Loan made to a parent borrower, only the parent completes the Annual Student Loan Acknowledgement.

To complete the Annual Student Loan Acknowledgement, borrowers must log in to StudentAid.gov using their username and password (FSA ID).

9. Loan Origination

If all steps have been successfully completed, we will finalise your US Loan(s) and email you a Loan Letter with the confirmation of your loan values and disbursement dates. If you are applying for a Student visa and are requested to show proof of funds, you can use the Loan Letter for this purpose.