

## U.S. Students Applying for Financial Aid

American students are eligible to apply for U.S. Federal Student Aid (FSA) loans through the Department of Education's [FAFSA website](http://www.fafsa.ed.gov). [LINK: [www.fafsa.ed.gov](http://www.fafsa.ed.gov)] Note that for loans to attend UNISG programs, student-initiated electronic applications are required.

UNISG students are only eligible for Federal Family Education Loans (FFEL), including Stafford and PLUS loans. Further details about eligibility are available on the FAFSA website.

Several steps are involved in applying for FSA. Ensure that you start the process early in order to complete all steps in accordance with both FAFSA and UNISG deadlines.

[Free Application for Federal Student Aid](#) [LINK: to FAFSA anchor below]

[Student Aid Report](#) [LINK: to SAR anchor below]

[Master Promissory Note](#) [LINK: to MPN anchor below]

[Loan Counseling](#) [LINK: to Counseling anchor below]

[Disbursement of Funds](#) [LINK: to DoF anchor below]

[FAFSA anchor]  
FAFSA

In completing the FAFSA, you must indicate the UNISG Federal School Code (also called the Title IV Code): G41391.

The FAFSA does not provide the option to indicate any conditions that may affect your or your family's ability to contribute to your educational costs. You may therefore choose to submit separate documentation, in writing, to the [UNISG Financial Aid Office](#).

[MAILTO: [financialaid@unisg.it](mailto:financialaid@unisg.it)] Be sure to include your full name, address, date of birth, and social security number, as well as the UNISG program to which you are applying, in order to match your FAFSA details.

## Deadlines

Financial aid applications must be submitted to the federal processor two weeks (14 days) prior to the UNISG application deadline for your selected program. As loans of all kinds involve serious financial commitments, UNISG requires that students be fully responsible in ensuring accurate and timely submission of their FAFSA. Although in some cases a student's parents may participate in completing the form, the student is considered ultimately responsible for his or her application process.

## FAFSA Confirmation Page

When your FAFSA is received by the federal processor, a date of receipt is recorded in the federal system. It is this date that will normally determine whether your application is considered to be on-time or late.

When filing your FAFSA online, print a copy of each page as you complete it and print the confirmation page you receive after the completed application is submitted. Keep copies for yourself, and email a copy of the confirmation page to the UNISG financial aid office [LINK: <mailto:financialaid@unisg.it>], along with the following details:

- your full name
- mailing address, email address, and phone number
- date of birth
- social security number
- name and start date of the UNISG program you are applying to

[SAR anchor]

### Student Aid Report

After filing your FAFSA, you will receive an electronic copy of your Student Aid Report (eSAR). When you do so, verify all comments and take any steps needed to respond to the comment. For example, you may have to complete registration for Selective Service or, if your citizenship has not been verified, you will be required to send UNISG proof of your U.S. citizenship. UNISG will not be able to process your loan application if there are comments still to be resolved. If applicable, clear, legible copies of documentation to confirm the resolution of the comments must be sent to our office. You will then need to make a correction to the FAFSA online.

[MPN anchor]

### Master Promissory Note

Once UNISG has processed your loan application, you will be contacted by the financial aid office and informed of the loan amount for which you have been approved. You may at this point request to receive a reduction in the amount, if desired. To be certified for the loan, you will have to electronically sign a Master Promissory Note (MPN) through a guarantor or directly with a lender. UNISG's preferred guarantor is American Student Assistance (ASA). To create and e-sign your MPN go to the ASA website [LINK: <https://asadirect.amsa.com/ewp/Login/borrowerlogin.asp>] where you can create an account. You will need your FAFSA PIN to electronically sign your MPN. Once you have done so, please notify the UNISG financial aid office [LINK: <mailto:financialaid@unisg.it>].

When completing your MPN, you will need to choose a lender. You will have access to a list of lenders on the ASA website. Although the interest rates of loans are set by the U.S. government, lenders do offer borrower benefits that may reduce your interest rate. You should contact the lender you wish to borrow from for more information.

If you choose, you may also initiate your loan directly through other lenders or guarantors, such as Sallie Mae or EdFund. If you do so, notify the financial aid office [LINK: <mailto:financialaid@unisg.it>] immediately in order to avoid delays.

[Counseling anchor]  
Loan Counseling

Because student loans are a serious financial commitment, all students receiving FSA must participate in loan counseling in order to understand their rights and responsibilities, as well as the requirements of paying back their loan. UNISG students may complete the process online at the [Mapping Your Future website](http://mappingyourfuture.org/oslc/). [LINK: <http://mappingyourfuture.org/oslc/>]

[DoF anchor]  
Disbursement of Funds

FSA funds are not disbursed directly to the student. Disbursements are made to UNISG directly and upon arrival in Italy, students must co-sign disbursement checks in order to make funds available to pay university fees. Any fees required to ensure enrollment in UNISG programs that are due prior to the student's arrival in Italy (e.g. deposits or first installments) must therefore be transferred to UNISG by the student him- or herself, prior to receipt of FSA funds.

Contact: UNISG Financial Aid Office [MAILTO: [financialaid@unisg.it](mailto:financialaid@unisg.it)]  
UNISG Federal School (Title IV) Code: G41391