

How to Activate Your Federal Student Loan Eligibility

Start by logging in to your CM Connect account to review your student loan eligibility and to determine which steps you need to complete. Go to CM Connect at <https://cmconnect.cmcc.edu/ics>. Once logged in, click on 'Financial Aid'. Click on each of the following sections to review your information.

1. **Financial Aid Awards:** Select the correct award year and then review the amounts under 'Total Award' for 'Federal Direct Subsidized Loan' and 'Federal Direct Unsubsidized Loan'. Make a note of these amounts and determine how much you wish to borrow.
2. **Financial Aid Document Tracking:** Select the correct award year, and then go to the 'Missing Documents' section. Look for any of the following loan documents that are listed as 'Not Received'. These will be the ones that you need to complete to finish the loan activation steps. If the document is listed as 'Received' you do not need to complete it again.
 - Fed. Student Loan Entrance Counseling
 - Fed. Student Loan Master Promissory Note
 - Fed. Student Loan Request on CM Connect

After reviewing your missing loan documents on CM Connect, complete each of the missing documents using the instructions listed below. We recommend that you complete them in the order shown.

3. **Complete your Federal Student Loan Entrance Counseling**
 - a. Go to <https://studentaid.gov>. Log in using your FSA ID and password or click the button to create an account. Navigate to the 'Complete Aid Process' menu and select 'Complete Loan Counseling.' Choose 'I am an undergraduate student' and then click the 'Start' button. Review the information, answer the questions and at the end, be sure to submit your information so that CMCC will be notified.
4. **Complete your Federal Student Loan Master Promissory Note**
 - a. From the 'Complete Aid Process' menu, select 'Complete a Master Promissory Note (MPN)'. Choose 'I am an undergraduate student' and then click the 'Start' button. Review the information, answer the questions and at the end, be sure to submit your information so that CMCC will be notified.
5. **Complete your Federal Student Loan Request Form on CM Connect**
 - a. You will find this form on the 'Financial Aid' page where you reviewed your award and missing document information. This is the final step where you tell us how much you wish to borrow for the academic year. Log in to your CMC Connect account; on the main page click on 'Financial Aid.' Once on the Financial Aid page, click on the link for the Federal Student Loan Request Form. Answer all questions and submit the form.

What happens next?

Your loan request will be processed by Student Financial Services. When your loan officially disburses to your CMCC student account, you will receive an email informing you of the disbursement and giving you one last opportunity to cancel the loan. Your loan will not be disbursed until after the add-drop p

If at any time you wish to cancel or reduce the loan amount that you have requested, please contact our office in writing by emailing us at cm-sfs@cmcc.edu. Be sure to include your name and CMCC Student ID.

Contacting CMCC Student Financial Services

Our office is open Mondays – Fridays from 8:00am to 4:30pm. We are located in 6 Jalbert Hall. Our email address is cm-sfs@cmcc.edu and our telephone number is (207) 755-5328.

Last Updated October 2023