

Gateway Community and Technical College

www.gateway.kctcs.edu

Student Services Center Building

790 Thomas More Parkway

Edgewood, Kentucky 41017

859-442-1165

Fax: 859-341-6859

www.gateway.kctcs.edu



You have been awarded a Federal Stafford Loan.

In order to take advantage of this loan, you should follow the instructions below.

Complete the Entrance Interview Online

- Go to www.kheaa.com
- Click the link to the right of the screen which reads “Entrance and Exit Counseling” ↓
- Click “Begin Entrance Counseling”
- Follow the online instructions.
- Print the confirmation page for your records.



Steps to Signing Your MPN Electronically

Be sure to have your US Department of Education 4 digit PIN number available.

- Log on to www.kheaa.com
- Click the link to the right of the screen which reads “eSign your MPN” ↓
- Select **Stafford** Loan.
- Enter your Social Security Number.
- Enter the school code **005273**. Leave branch blank. Click CONTINUE.
- Select a lender. There is a preferred lender list on the back of this page. If you do not wish to use any of the lenders listed, please contact the Financial Aid Office so we may assist you in selecting another lender.
- Follow the directions given on the screen to successfully complete the eSign process.
- Print and retain a copy of your MPN for your records.



If you decide to accept, decline or reduce your Stafford Loans, please communicate this in writing to the Financial Aid Office of the KCTCS College you will be attending. You can do this in two ways: 1) If you received in the mail a Financial Aid Notification, indicate your desire regarding the loan (s) on this form and return it to the Financial Aid Office, or 2) log on to the self service site at <https://students.kctcs.edu/> and accept or decline your award and submit it electronically.

Once your response is received, we will know how to act on your application and move forward accordingly. The lenders on the back of this page have been listed because of their quality of service, simplicity of accessing information during repayment, borrower benefits, and timeliness of processing and disbursing loans. If you wish to use a different lender, you have that option. Please contact Gateway’s Financial Aid Office for assistance with this issue. Please review lender information carefully to ensure you make a comfortable and informed decision.

Lender information, including lender incentives, is subject to change without notice. Information provided is effective for the 2008-2009 academic year. Contact your lender for more information.

Lender	Lender Address and Phone Number	Lender Code	Servicer	Are Loans Sold	Orig Fee	Default Fee	Borrower Benefits
US Bank	P. O. Box 4698 Frankfort, KY 40604-4698 1-800-564-6068	811930	EdFinancial Services	No	1%	0%	1% credit of the original principal amount after the first 12 consecutive on-time payments.
							.25% interest rate reduction for automatic payments from any bank account.
The Student Loan People	P. O. Box 4250 Frankfort, KY 40604-4250 1-800-564-6068	826688	Student Loan People	No	0%	0%	3.5% credit to the original loan principal after making the first 30 consecutive, on time payments
							.25% interest rate reduction for automatic payments
Student Loan Funding	P. O. Box 4594 Frankfort, KY 40604-4594 1-800-564-6068	831455	Sallie Mae	No	1%	1%	.25 interest rate reduction for auto debit
Sallie Mae Education Trust	P. O. Box 4882 Frankfort, KY 40604-4882 1-800-564-6068	802218	Sallie Mae	No	1%	1%	.25 interest rate reduction for auto debit
Regions Bank	P. O. Box 4225 Frankfort, KY 40604-4225 1-800-564-6068	810612	Sallie Mae	Yes	1%	1%	N/A
PNC Bank	P. O. Box 4170 Frankfort, KY 40604-4170 1-800-564-6068	809921	Indiana Secondary Market	Yes	0%	1%	.30 interest rate reduction for auto debit
National City	P. O. Box 4266 Frankfort, KY 40604-4266 1-800-564-6068	803478	AES/PHEAA	Yes	0%	1%	Identity Protection for all Loans
Fifth Third Bank	P. O. Box 4190 Frankfort, KY 40604-4190 1-800-564-6068	808780	Sallie Mae	Yes	1%	1%	N/A

The lenders listed above are in Reverse Alphabetical Order.

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