



San Jose City College  
Financial Aid Office  
2100 Moorpark Ave  
San Jose, Ca 95128  
(408) 288-3741 – phone  
(408) 297-7519 – fax  
sjccfa@sjcc.edu

Dear Student,

I am writing to share very important information regarding federal student loans at San Jose City College. This information will apply to you if you are interested in borrowing federal student loans.

Due to recent enactment of the Health Care and Education Reconciliation Act of 2010, all colleges and universities are required to use the William D. Ford Federal Direct Loan Program (Direct Loans) for federal student loans starting July 1, 2010. Under Direct Loans, you may borrow funds directly from the U.S. Department of Education. In the past, you and/or your parents (Federal PLUS Loans) were able to select a lender to fund your Stafford and PLUS loans.

Starting July 1, if you or your parents want to borrow a Direct Loan, the Department of Education will serve as your lender and servicer for the life of your loan.

***How to get a Direct Loan (students):***

Much of the process for borrowing a federal student loan will not change. If you wish to borrow, you will be required to:

- Complete and submit a Free Application for Federal Student Aid (FAFSA) at [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
- Complete your financial aid file
- Sign up for and attend a student loan orientation
  - You must contact the financial aid office to sign up for a loan orientation
  - Check our website ([www.sjcc.edu](http://www.sjcc.edu)) for dates, times, and locations
- More information will be provided during the loan orientation.

If you have questions, contact the Financial Aid Office at (408) 288-3741 or [sjccfa@sjcc.edu](mailto:sjccfa@sjcc.edu).

Sincerely,

Takeo Kubo, Financial Aid Director