

# INSTRUCTIONS FOR DIRECT LOAN BORROWERS

## To Obtain Student Loans:

1. Complete a FAFSA ([www.fafsa.ed.gov](http://www.fafsa.ed.gov))
2. Return your Award Letter, signed and dated to the Financial Aid Office
3. If you are a **FIRST TIME** borrower, please complete the Entrance Counseling Interview described below
4. Complete an Unsubsidized and Graduate Plus Master Promissory Note (MPN) if you plan on borrowing each type of loan

## To Complete Direct Loan Entrance Counseling:

1. Go to: <https://studentloans.gov>
2. Login using your FSA ID
3. On *My Home Page* select *Complete Loan Counseling*
4. Click *start* next to *Entrance Counseling*
5. Select counseling for *graduate or professional students*
6. Complete the Entrance Counseling session (takes approximately 15-20 minutes)

## To Complete Master Promissory Note Online:

### You Will Need:

1. FSA ID
2. Your Social Security Number
3. Your permanent address and telephone number
4. Your driver's license number
5. Names, addresses, and phone numbers for two references

### Where to go:

1. Go to : <https://studentloans.gov>
2. Login using your FSA ID
3. Select *Complete Loan Agreement (Master Promissory Note)*
4. Click *start* next to *MPN for Subsidized/Unsubsidized Loans*
5. If you plan to borrow a Graduate Plus Loan, complete a separate MPN by clicking *start* next to *PLUS MPN for Graduate/Professional Students*
6. Follow directions to complete MPN(s)

When you complete the MPN online, you receive a confirmation number so you know immediately that the federal government (the lender) has received and accepted the MPN.

**Student Funds cannot be disbursed unless all steps have been completed**