INSTRUCTIONS FOR DIRECT LOAN BORROWERS

**To Obtain Student Loans:**

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](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](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**