*STEPS TO COMPLETE THE LOAN PROCESS*

*Use the letter from the Financial Aid Office to determine what action(s) you and/or your parent need to complete. Do not complete an item if you are not instructed to do so.*

**Direct Loan Entrance Counseling**

**(To be completed by the student.)**

1. Student goes to [studentaid.gov](http://studentaid.gov)
2. LOG IN using FSA ID & password
3. Under My Checklists select “**I’m In School**”
4. Choose “**Complete Entrance Counseling**”
5. Select **“START**”for **Entrance Counseling**
   1. Select “School to Notify” or “Add School to Notify”
      1. Choose “School to Notify” if this is your first student loan, or you haven’t borrowed in a long time
      2. Choose “Add School to Notify” if you have completed Entrance Counseling at another school recently.
   2. You will need about 30-45 minutes to complete the counseling session.
6. Complete Entrance Counseling.

**Direct Subsidized/ Unsubsidized Loan Master Promissory Note (MPN)**

**(Completed by the student.)**

1. Student goes to [studentaid.gov](http://studentaid.gov)
2. LOG IN using FSA ID & password
3. Under My Checklists select “**I’m In School**”
4. Choose **“Complete MPN** (i.e., Loan Agreement)**”**
5. Choose “**Start”** for **I’m an Undergraduate Student** (MPN for Subsidized/ Unsubsidized Loans) *OR* “**Select MPN Type**” for **I’m a Graduate/Professional Student**
6. Complete the Sub/Unsub MPN with student information

**Direct Parent PLUS Loan Master Promissory Note (MPN)**

**(To be completed by the Parent applying for the PLUS Loan.)**

1. Parent goes to [studentaid.gov](http://studentaid.gov)
   1. The parent completing the Parent PLUS MPN is the same as the parent who completed the PLUS Loan Request Form.
2. LOG IN using Parent’s FSA ID & password
3. Under My Checklists select “**I’m a Parent**”
4. Choose **“Complete MPN** (i.e., Loan Agreement) **for Parent PLUS Loan”**
   1. Do **NOT** choose “Apply for a Parent PLUS Loan”
5. Choose “**Start**”for **I’m a Parent of an Undergraduate Student**
6. Complete the PLUS MPN with parent borrower information

**Direct Graduate PLUS Loan Master Promissory Note (MPN)**

**(To be completed by the student.)**

1. Student goes to [studentaid.gov](http://studentaid.gov)
2. LOG IN using FSA ID & password
3. Under My Checklists select “**I’m In School**”
4. Choose **“Complete MPN** (i.e., Loan Agreement)**”**
5. Choose “**Start**” for **MPN for Direct PLUS Loans**
6. Complete the PLUS MPN with student information