

Student Loan(s) – Required Steps for Loan(s) to Process Fully & Disburse

NOTE: For any single loan or any combination of loans types from below, a student only has to complete the following steps one time!

Subsidized Stafford
Unsubsidized Stafford
Additional Unsubsidized Stafford

1. Each of the following steps **MUST be completed by the STUDENT!**

- Both processes are driven by the student’s Social Security Number.

2. The student will also need their **Student PIN #** to sign-in at studentloans.gov

Completing the FAFSA as a student requires a Student PIN # (unless you signed your FAFSA using the Paper Signature Form)

- a. If you have a Student PIN # but you do not remember it, go to www.pin.ed.gov and select **“Request a Duplicate PIN”**
- b. If you do not have a Student PIN #, you will need one to complete these steps; you can apply for a PIN # at www.pin.ed.gov by clicking on the **“Apply Now”** button (it may take approx. 3-5 days to receive your PIN #).



On the following pages, further instructions are offered for these steps:

- Sign-in Process at www.studentloans.gov (used for both steps 1 and 2)
- Step 1: Complete Entrance Counseling
- Step 2: Complete Master Promissory Note

Sign In Process at www.studentloans.gov (used for both Steps 1 and 2)

A. Sign-in – click on the big green ‘Sign In’ button



B. Complete the login information, including the **Student PIN #**

The screenshot shows the 'Sign In' form. On the left, there are input fields for 'Social Security Number', 'First Two (2) Characters of Last Name', 'Date of Birth (mm/dd/yyyy)', and 'PIN'. A 'Sign In' button is located below the PIN field. On the right, there is explanatory text: 'Students must sign in using their own Federal Student Aid PIN to complete Entrance Counseling, Master Promissory Notes (MPNs), and PLUS Loan Requests (Graduate Students only). Parents must sign in using their own Federal student Aid PIN to complete PLUS Master Promissory Notes (MPNs) and PLUS Loan Requests. Endorsers must sign in using their own Federal Student Aid PIN to complete a PLUS Endorser Addendum.' At the bottom left, it says 'If you do not have a pin, please visit the PIN site.'

C. After the student completes the login process, you will see the following page:

The screenshot shows the 'Welcome to StudentLoans.gov' page. It contains the following text: 'Before you begin, please verify that your personal information is up to date and select your preference for future correspondence. The personal information displayed is based on the information returned from the Federal Student Aid PIN Web site. If any of the information is incorrect, you must correct it at the Federal Student Aid PIN Web site. Once you have confirmed your information, select what you would like to do:'. Below this is a list of options, each with a red box around it: 'Complete Entrance Counseling Step 1', 'Request a PLUS Loan', 'Complete Master Promissory Note Step 2', 'Endorse a PLUS Loan', and 'I am not sure (we will ask you a series of questions to direct you)'. Each option is preceded by a small icon of three dots.

Step 1: Complete Entrance Counseling

When you select “Complete Entrance Counseling” you will see the following:

Complete Entrance Counseling

You will need about 30 minutes to complete the counseling session.


Your school may have alternate or additional counseling requirements. Check with your school's financial aid office to make sure this session will satisfy their requirements for Entrance Counseling.

What To Do:

Read the content and answer the questions.

Read the Borrower's Rights and Responsibilities.

Print the Counseling Completion Verification page for your records.

 [Complete Entrance Counseling](#)

You want to select the ‘Complete Entrance Counseling’ link.

Complete and Submit the [Entrance Counseling Data](#)

Steps 2: Complete Master Promissory Note (student version)

When you select “Complete Master Promissory Note” you will see the following:

Master Promissory Note (MPN)

The Master Promissory Note (MPN) is a legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Department of Education. It also explains the terms and conditions of your loan(s). Unless your school does not allow more than one loan to be made under the same MPN, you can borrow additional Direct Loans on a single MPN for up to 10 years.




Parent borrowers must complete an MPN for each student.

The entire MPN process must be completed in a single session, so be sure you have enough time before you start. Each MPN generally takes approximately 30 minutes to complete.

What You Need

OR

Select the type of loan you would like to receive

-  **Subsidized/Unsubsidized**
(Federal Direct Loans available to undergraduate or graduate/professional students. Students must be signed in with their own [Federal Student Aid PIN](#).)
-  **Graduate PLUS**
(Federal Direct Loans available to graduate/professional students. Students must be signed in with their own [Federal Student Aid PIN](#).)
-  **Parent PLUS**
(Direct PLUS loans for parents of dependent undergraduate students. Parents must be signed in with their own [Federal Student Aid PIN](#).)

You want to select the ‘Subsidized/Unsubsidized’ link.

Complete and Submit your [Student Master Promissory Note](#)