

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!

Undergraduate Students: Complete for either Subsidized or *Unsubsidized Direct Loans*

Graduate or Professional Students: Complete for *Unsubsidized Direct Loans*

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 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"** (you will have to answer a security question – the answer you type is case sensitive, so you must type your response **exactly** as it was typed when you created your security settings; if you guess at your response and mistype 3 times, you will be locked out and will have to call their help line for instructions on how to resolve your PIN issue).

- b. **If you do not have a Student PIN #:**

You will need one to complete these loan 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
- undergraduate students
 - graduate/professional students

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 #**

C. After the student completes the ‘sign-in’ process, you will see the following:

Step 1: Complete Entrance Counseling

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

Complete Counseling

Choose Loan Counseling Type

A counseling session will take at least 30 minutes to complete. You must complete the counseling in a single session. You cannot save a partially completed counseling session.

Entrance Counseling Required Entrance counseling is required before you can receive your first Direct Subsidized Loan, or Direct Unsubsidized Loan as an undergraduate, or your first Direct PLUS Loan as a graduate/professional student. Useful Information to Have Start	Financial Awareness Counseling Financial Awareness Counseling provides tools and information to help you understand your financial aid and help you manage your finances. Complete this counseling any time. Useful Information to Have Start	Exit Counseling Required Exit counseling is required when you graduate, leave school, or drop below half-time enrollment. Exit counseling provides important information you need to prepare to repay your federal student loan(s). At the end, you'll need to provide the name, address, e-mail address, and telephone number for your next of kin, two references who live in the U.S., and current or expected employer (if known). Useful Information to Have Start
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Click the 'Start' button in the 'Entrance Counseling' box.

Continue through the online process . . .

Entrance Counseling

Select Your Schools

Select up to 3 schools you wish to notify of your counseling completion. These schools will only receive a notification indicating that you successfully completed Entrance Counseling, and the date it was completed.

Select Schools to Notify

Add School to Notify

☒ U.S. Schools/U.S. Territory Schools
School State: -- Select --
School Name: -- Select --
☐ Non U.S. Schools

Select Student Type

☒ I am completing entrance counseling to receive Direct Loans as an undergraduate student.
☐ I am completing entrance counseling to receive Direct Loans as a graduate (beyond bachelors degree) or professional student.

This is the next online screen you will see when you click 'Start' – answer all questions and continue through the process until done.

Undergraduate Students:

Check the button for undergraduate Entr Counseling

Grad/Prof'l Students:

Check the button for graduate or professional Entr Counseling

This is a multi-step process; complete the entire counseling process (approx. 30-45 minutes) and submit for processing.

NOTE: There is no 'save' option – you MUST complete in one setting. If you navigate away once you start, you will probably have to start over.

Steps 2: Complete Master Promissory Note (student version)

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

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.

The school will tell you what loans, if any, you are eligible to receive.

Parent borrowers must complete an MPN for each student using their own Federal Student Aid PIN.

The entire MPN Process must be completed in a single session. Each MPN takes approximately 30 minutes to complete.

[▶ View What You Need](#)

Select the type of Direct Loan you would like to receive



Subsidized/Unsubsidized

(Direct Subsidized or Direct Unsubsidized Loans available to eligible undergraduate or graduate/professional students. Students must be signed in with their own [Federal Student Aid PIN](#).)



Graduate PLUS

(Direct PLUS Loans available to eligible graduate/professional students. Students must be signed in with their own [Federal Student Aid PIN](#).)

Graduate students should apply for Unsubsidized loans up to their full eligibility using the Subsidized/Unsubsidized Master Promissory Note.



Parent PLUS

(Direct PLUS Loans available to eligible parents of eligible dependent undergraduate students. Parents must be signed in with their own [Federal Student Aid PIN](#).)

Click **‘View What You Need’** to make sure you have everything to complete this important step.

Click **‘Subsidized/Unsubsidized’** to complete a Student Master Promissory Note.

Continue through the online process . . .

This is a multi-step process; complete the entire counseling process (approx. 30-45 minutes) and submit for processing.

NOTE: There is no ‘save’ option – you MUST complete in one setting. If you navigate away once you start, you will probably have to start over.