

LOAN ENTRANCE COUNSELING

What is Entrance Counseling?

If you have not previously received a Direct Loan or Federal Family Education Loan (FFEL), the Federal Government requires you to complete entrance counseling to ensure that you understand the responsibilities and obligations you are assuming.

If you are completing entrance counseling to borrow a loan as an undergraduate student, then the entrance counseling will fulfill counseling requirements for Direct Subsidized Loans and Direct Unsubsidized Loans.

In order to complete this step of the finalizing the first time borrow loan process you must complete the following:

1. Log onto <https://studentloans.gov/> using your FSA Username and Password
2. Click on Complete Entrance Counseling – then click the **START** button

Counseling Type



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.

START

3. Complete the highlighted areas. Confirm the school name by clicking **NOTIFY THIS SCHOOL**. Select **Student Type** as undergraduate, then click **CONTINUE**

Add School to Notify
Select up to 3 schools you wish to notify of your counseling completion.

Choose from Associated Schools
- Select -

OR

Select School to Notify
 U.S. Schools/U.S. Territory Schools
 Non U.S. Schools

Choose a state:
- Select -

Search school by name:
Select or type

Notify These Schools

You have not selected any schools to notify.

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 or professional student.

CONTINUE

4. This will begin the steps 1-5 in completing the process. Scroll down the page to complete all questions. At the end, you will be asked to submit your completed counseling.

ENTRANCE COUNSELING

Loan Entrance Counseling & Master Promissory Note (MPN) Instructions

MASTER PROMISSORY NOTE (MPN)

What is a Subsidized/Unsubsidized MPN?

The Subsidized/Unsubsidized Master Promissory Note (MPN) or Loan Agreement is a legal document in which you promise to repay your federal student loan(s) and any accrued interest and fees to your lender or loan holder. There is one MPN for Direct Subsidized/Unsubsidized Loans and a different MPN for Direct PLUS Loans. Most schools are authorized to make multiple federal student loans under one MPN for up to 10 years.

1. Log in to <https://StudentLoans.gov> by using your FSA Username and Password **OR** from the MY HOME PAGE, click Complete Loan Agreement (Master Promissory Note). Select the MPN for Subsidized/Unsubsidized Loan and click **START**

Select the type of Direct Loan MPN you would like to preview or complete

MPN for Subsidized/Unsubsidized Loans

Use this MPN for Direct Subsidized or Direct Unsubsidized Loans available to eligible undergraduate or graduate/professional students.

Students must be logged in with their own FSA ID.

[Learn More](#)

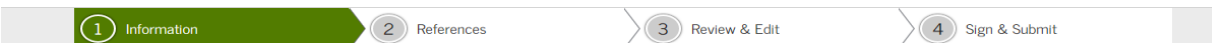
[Preview a read-only version of the Subsidized/Unsubsidized MPN](#)

START

OMB No. 1845-0007 • Form Approved

2. Complete steps 1-4, providing personal information, references, review & edit, sign and submit

MASTER PROMISSORY NOTE (MPN)



3. Section 2– References are required and you will be asked to list two references. The references are NOT co-signers for this loan. If you default, your references will not be responsible to repay the loan debt.

Reference 1

Name [More Information](#)

First Name:

Middle Initial:

Last Name:

Permanent Address

Address (line 1):

Address (line 2):

City:

Contact Information

Telephone Number:

E-Mail Address:

Relationship to You:

4. Section 3- Review and Edit your information.

5. Section 4- Sign and submit. This page will require you to review all information again. Scroll to the very bottom to complete. Print confirmation. You can click the link to save and print a copy for your records.

Sign & Submit

I have reviewed the information about me on the Master Promissory Note and acknowledge that it is true and correct. I have read, understand, and agree to the terms and conditions of the MPN, including the Borrower Request, Certifications, Authorizations, and Understandings and the accompanying Borrower's Rights and Responsibilities Statement. I agree to repay in full all loans made under this MPN according to the terms and conditions of the MPN.
(Your response will be recorded and made part of your completed MPN.)

First Name:

Middle Initial:

Last Name:

The time and date of your signature will be recorded and be made part of your completed MPN.

EXIT

SIGN & SUBMIT