Applying for a Federal Student Loan

Go to the Federal Student Aid website, studentloans.gov

- Sign in by clicking the green “Sign In” button.
- Enter the FSA ID and FSA ID Password. If you are unsure of your FSA ID, it can be obtained by going to: fsaid.ed.gov.

Complete a Master Promissory Note (MPN)

- Select Complete a Master Promissory Note on the center of the page and then Subsidized/Unsubsidized.

  - Complete ALL questions on the first and second screens. Select “Continue” at the bottom of each screen once completed.
  - You must read ALL the terms and conditions (click on the “+” by each category to read) in order to accept the terms. Read the certification at the bottom of the Terms and Conditions page, check the box to acknowledge and select “Continue.”
  - Review the information you entered on the previous screens to verify accuracy. You will then need to “Sign” the MPN which is done by typing your name and clicking “Sign.”

  - A screen will appear indicating that your MPN has not been submitted yet. You must scroll down to review the MPN in its entirety before submitting. Then click “Submit.”
• You will receive a confirmation once your MPN has been submitted and have the option to save and/or print a copy of your completed MPN.

**Complete Entrance Counseling**

• Select “Complete Counseling” on the home page.

  - Complete a Master Promissory Note
  - Request a Direct PLUS Loan
  - Complete Direct Consolidation Loan
  - Application and Promissory Note
  - Complete Income-Driven Repayment Plan Request
  - Co-sign Spouse’s Income-Driven Repayment Plan Request
  - I am not sure (we will ask you a series of questions to direct you)

• Select “Start Entrance Counseling” on the “Complete Counseling” page. This is denoted as required.

• Select your school state and school name from the drop down menus.

• The school selected will show. Click “Notify This School.” Note: This code is the same for the regional campuses.

• Select if you are completing entrance counseling as an undergraduate or graduate/professional student. Select “Continue.”
• Read and complete **ALL** questions on **ALL** screens, selecting “Continue” at the bottom of each screen to continue. As you answer the questions, you will be advised if your answers are correct or incorrect. On the final page, select “Submit Counseling.”

• Once you have submitted your entrance counseling, you will receive a confirmation page.