



Direct Loan Instructions

Students must file the FAFSA first to see if they are eligible for Direct loans.

Step 1: Loan Entrance Counseling for Direct Loan(s)

Entrance Counseling provides the knowledge and tools you need to understand the terms of borrowing and repayment of student loans. Please set aside 20-30 minutes to complete.

- Open a **Google Chrome** web browser. You must use Google Chrome because it is the only browser that is fully compatible with the federal websites.
- Go to studentaid.gov/entrance-counseling/
- Click on the blue "Log in To Start" button. You will need to log in with your student FSA ID, which is the username and password you used to sign into the FAFSA.

Step 2: Master Promissory Note (MPN) for Direct Loans

The Master Promissory Note (MPN) is a document that you sign to affirm that you understand and agree to the loan borrowing and repayment terms. Please set aside 20-30 minutes to complete.

- Please be prepared to provide reference information for two people you have known for at least three years. The first reference should be a parent or legal guardian. The second person must be a person living at a different U.S. address. You will need their addresses and phone numbers.
- Open a **Google Chrome** web browser. You must use Google Chrome because it is the only browser that is fully compatible with the federal websites.
- Go to studentaid.gov/mpn
- Click on the blue "Log in To Start" button. You will need to log in with your student FSA ID, which is the username and password you used to sign into the FAFSA.

Note: Entrance Counseling and Master Promissory Note are valid for 10 years.