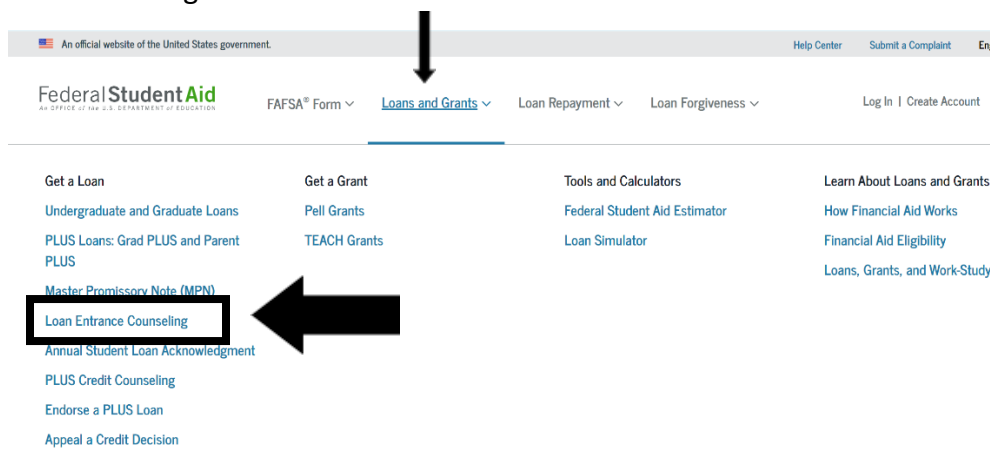




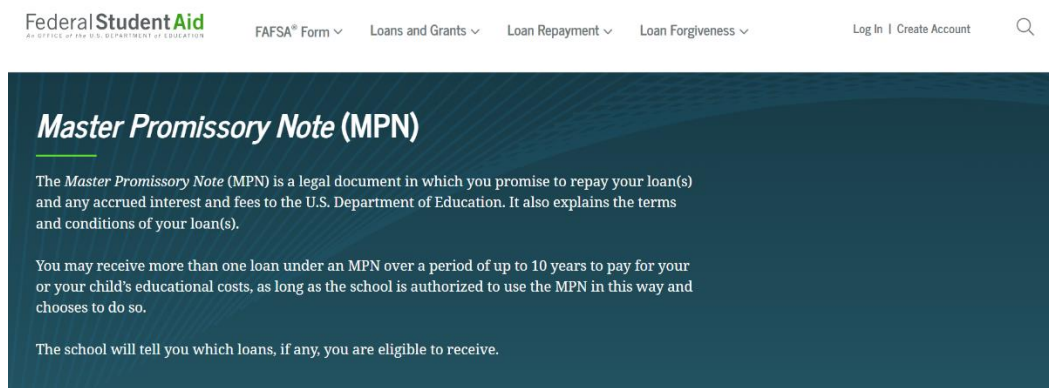
Instructions for Entrance Counseling and the Loan Agreement for a Subsidized/Unsubsidized Loan (MPN)

Instructions for Entrance Counseling

1. You will need your verified FSA ID Username and Password, details of your income, financial aid, and living expenses.
2. Go to studentaid.gov and on the “Loans and Grants” menu, click “Loan Entrance Counseling”



3. Click “Log In To Start” and log in using your FSA ID Username and Password

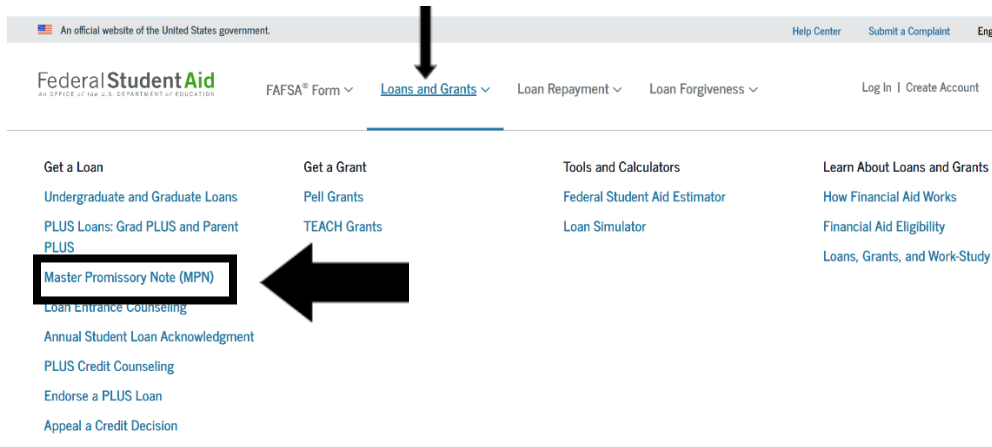


Choose the Direct Loan MPN you want to preview or complete



Instructions for the Loan Agreement for a Subsidized/Unsubsidized Loan (MPN)

1. You will need your FSA ID Username and Password, reference information for two people with different U.S. addresses who have known for at least 3 years.
2. Go to studentaid.gov and on the “Loans and Grants” menu, click “Master Promissory Note (MPN)”



3. Click “Log In To Start” and log in using your FSA ID Username and Password

The screenshot shows the "Complete Your Student Loan Entrance Counseling Requirement" page. At the top, there is a navigation bar with the text "An official website of the United States government." and links for "Help Center", "Submit a Complaint", and "English". Below this is the "Federal Student Aid" logo and a navigation menu with options: "FAFSA® Form", "Loans and Grants", "Loan Repayment", and "Loan Forgiveness". A black arrow points down to the "Loans and Grants" menu. Below the navigation bar, there are four columns of links. The first column, "Get a Loan", includes "Undergraduate and Graduate Loans", "PLUS Loans: Grad PLUS and Parent PLUS", "Master Promissory Note (MPN)" (highlighted with a black box and a black arrow pointing to it from the right), "Loan Entrance Counseling", "Annual Student Loan Acknowledgment", "PLUS Credit Counseling", "Endorse a PLUS Loan", and "Appeal a Credit Decision". The second column, "Get a Grant", includes "Pell Grants" and "TEACH Grants". The third column, "Tools and Calculators", includes "Federal Student Aid Estimator" and "Loan Simulator". The fourth column, "Learn About Loans and Grants", includes "How Financial Aid Works", "Financial Aid Eligibility", and "Loans, Grants, and Work-Study".

Complete Your Student Loan Entrance Counseling Requirement

Entrance counseling ensures you understand the terms and conditions of your loan and your rights and responsibilities. You'll learn what a loan is, how interest works, your options for repayment, and how to avoid delinquency and default.

When you're finished, a record of your completion will be sent to the schools you selected, and you can then receive your loan money. Keep in mind that you cannot save and leave an incomplete session; you must complete entrance counseling in one sitting.

Select Your Student Status to Begin

Your school may have different entrance counseling requirements. Check with your school's financial aid office to be sure that the counseling on this Web site satisfies your school's entrance counseling requirements.

If your school requires you to complete and return a written entrance counseling document, download [Entrance Counseling PDF](#)

The screenshot shows the "I am an Undergraduate Student" selection screen. On the left, there is a blue icon of a graduation cap. To the right of the icon, the text reads: "I am an Undergraduate Student ?" followed by "Entrance counseling for undergraduate students is required if you have not previously received a Direct Subsidized Loan or a Direct Unsubsidized Loan." and "You're an undergraduate student if you are enrolled in an undergraduate course of study that usually doesn't exceed four years and that leads to an undergraduate degree or certificate." On the right side of the screen, there is a large black arrow pointing down to a blue button labeled "Log in to Start" and a link labeled "View Demo".