



## First Time Federal Direct Loan Borrowers

All first time loan borrowers of Federal Direct Subsidized, Federal Direct Unsubsidized, and Federal Graduate PLUS Loans **MUST** sign a Master Promissory Note (MPN) and complete Loan Entrance Counseling through the U.S. Department of Education website. To complete these steps:



- Log into [www.StudentAid.gov](http://www.StudentAid.gov) and click on the 'In School' tab.
  - For MPN, select “**Complete a Loan Agreement (Master Promissory Note/MPN)**”
  - For Entrance Counseling, select “**Complete Loan Entrance Counseling**”

For Federal Graduate PLUS Loan borrowers, make sure to select the **Graduate PLUS Loan MPN** when completing your Master Promissory Note.

Please note that no loan funds will be available to students who have not completed both the MPN and Loan Entrance Counseling steps.

Continuing borrowers are not required to complete another MPN unless the previous MPN has expired. Log into [www.StudentAid.gov](http://www.StudentAid.gov) to verify the status of an MPN.

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