

Promissory Note

The Master Promissory Note (MPN) is a legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Dept. of Education. It also explains the terms and conditions of your loan(s); for instance, it will include information on how interest is calculated and what deferment and cancellation provisions are available to you.

How to Sign your Master Promissory Note:

1. Go to www.studentloans.gov
2. Under 'Manage My Direct Loan' select 'Sign In'. (Note: You will need your FAFSA PIN to access the counseling session. If you do not have your PIN, please visit: www.pin.ed.gov and request a duplicate pin.)
3. Sign in using requested information
4. Select 'Complete Master Promissory Note' and follow the instructions.
5. You will be required to provide current contact information for yourself and two references who do not live in your residence. (Complete Address, City, State, Zip, Phone Number, and Email)
6. Please read the complete MPN before you submit, it is a binding contract in which you agree to all terms and conditions of repayment and use of funds.

Entrance Counseling

Entrance Counseling is a federal requirement for all Direct Stafford Loan recipients. The funds for your loan will not be disbursed until you have completed the counseling. Entrance Counseling provides you with information about:

- Your rights and responsibilities as a borrower
- Interest rates, expenses, repayment plans, and other important details about borrowing
- Who to contact with questions

To Complete Your Online Entrance Counseling:

1. Go to www.studentloans.gov
2. Under "Manage My Direct Loan" select "Sign In". (Note: You will need your FAFSA PIN to access the counseling session. If you do not have your PIN, please visit: www.pin.ed.gov and request a duplicate pin.)
3. Click "Complete Entrance Counseling" and follow the directions.
4. Begin the Quiz. (Please read very carefully. You will not be able to go to the next step until the current page has been completed)
5. At the end of the quiz, read your rights and responsibilities and click "Submit".
6. Click "Print this Page" to print your confirmation page then click "EXIT". Your confirmation will be electronically submitted to our office by the federal government.

When you graduate or withdraw and become less than a half-time student (half time = 6 credit hours) you will be required to complete Exit Counseling, which is located on www.studentloans.gov.

*****If there are unsatisfied requirements showing on your BRIDGE account, please follow the steps necessary in order to receive your financial aid. If this information is not completed and received, your financial aid will not be processed.**