

# ATTENTION!

Get the information you need as a Direct Loan Borrower

Complete these steps on-line as to receive your loans in a timely fashion!

## \*ELECTRONIC MASTER PROMISSORY NOTE (EMPN)

STUDENT & PARENT LOAN: [www.studentloans.gov](http://www.studentloans.gov)

This web site is for completing a Direct Loan Program Electronic Master Promissory Note (EMPN) for student loans that you take out to pay for your own education, or for parent PLUS loans that you take out to pay for your child's education. You will be required to use your U.S. Department of Education issued PIN to complete an EMPN. For additional information or PIN questions, you can visit the official pin site @ <http://www.pin.ed.gov/>.

First go to the [www.studentloans.gov](http://www.studentloans.gov) web site.

- On the home page click on the green sign in button. (Note: this site does not load properly on all servers, for best function use Internet Explorer).
- You will need to use your FAFSA PIN as your password to sign in by clicking the green box.
- Select ***"Complete Master Promissory Note"*** from the welcome page menu.
- From the next list choose the type of loan(s) you are borrowing. Students will select Subsidized/Unsubsidized.
- Complete the on screen instructions to the end. You will be informed on the screen and via email, that your promissory note has been successfully completed.

**\*\*\*For a dependent student to be eligible for a Direct Unsubsidized Loans a increase, the parent has to apply for a Direct PLUS Loan and be denied\*\*\***

## \*COMPLETE AN ONLINE ENTRANCE COUNSELING

[www.studentloans.gov](http://www.studentloans.gov)

Before receiving a student loan, first time borrowers must complete an entrance counseling session. This quick and easy interactive counseling session provides useful tips and tools to help you develop a budget for managing your educational expenses and helps you to understand your loan responsibilities. This online entrance counseling session will take about 10-15 minutes to complete.

- Use the same web site to complete your loan entrance counseling (new borrowers only).
  - You will be required to sign in again.
  - You will select ***"Complete Entrance Counseling"*** from the welcome page menu.
  - Again select ***"Complete Entrance Counseling"*** and follow the on screen instructions.
- \*NOTE:** This process takes about **10** minutes to complete so you will want to be sure you have ample

time to finish it. You can not save it and go back later to finish.

### **\*Parents that plan on borrowing the Direct PLUS Loan**

- First go to the [www.studentloans.gov](http://www.studentloans.gov) web site.
- On the home page click on the green sign in button. (Note: this site does not load properly on all servers, for best function use Internet Explorer)
- Your parent will need to use their FAFSA PIN as the password to sign in.

#### **STEP ONE:**

- Select ***“Complete Master Promissory Note”*** from the welcome page menu (not “Complete PLUS Request Process”).
- From the next list choose, Parent PLUS.
- Follow the screen instructions to the end. When you are informed that your promissory note was successfully completed, sign off. (Entrance Counseling is not required for parent borrowers).

#### **STEP TWO:**

- Complete the ***“2012-2013 PLUS Loan Pre-Application”*** provided by the financial aid office
- Return the form to the Financial Aid Office