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Federal Direct Loan Program

Entrance Counseling and Master Promissory Note

To complete the **Entrance Counseling** and the **Master Promissory Note (MPN)** for the Federal Direct Loans

Subsidized/Unsubsidized Loan program - Please follow the steps below

Go to: https://studentaid.gov/
Step 1: Go to Loans and Grants
Step 2: Click on Loan Entrance Counseling
Step 3: Select Student status
Step 4: Log In (Students use your FSA ID Username and FSA ID Password to sign in)
Step 5: Go back to Loans and Grants
Step 6: Click Master Promissory Note (MPN)
Step 7: Choose the Direct loan MPN that you want to complete
Step 8: Log In (Students use your FSA ID Username and FSA ID Password to sign in)

Parent of Dependent students only

Parent(s) please follow the instructions below to complete the **Direct PLUS Loan** application. Credit approval expires after 180 days of your request. To avoid credit expiration of your loan, please apply by the date stated above.

Go to: https://studentaid.gov/
Step 1: Parent(s) Go to Loans and Grants
Step 2: Click PLUS Loans: Grad Plus and Parent Plus
Step 3: Select Borrower Type- Direct Plus loan application for Parents (Learn More) on right
Step 4: Log In (Parent use your FSA ID Username and FSA ID Password to sign in)
Step 5: Choose the corresponding academic Award Year (follow all directions)
Step 6: Go back to Loans and Grants
Step 7: Click Master Promissory Note (MPN)
Step 8: Choose the Direct Loan MPN- PLUS MPN for Parents of Dependent Undergraduate Students
Step 9: Log In (Parent use your FSA ID Username and FSA ID Password to sign in)

Once you complete ALL steps above, your direct loan will originate.
If you fail to complete any step, USMMA's Office of Financial Aid will not be able to process your Direct Loan.

If you have additional questions, please contact the Office of Financial Aid at (516) 726-5638.

*** Please print copies of your results***