



## Federal Direct Subsidized and Unsubsidized Loan Steps and FAQs

Once you accept a Federal Direct Subsidized or Unsubsidized loan, the U.S. Department of Education requires you to complete additional steps before the loan funds will credit toward the charges on your UW-W Student Account:

1. Entrance Counseling, **REQUIRED** for first-time borrowers
2. Master Promissory Note, **REQUIRED** for first-time borrowers

All steps are completed online at [StudentAid.gov](https://studentaid.gov) and this document outlines how to complete these steps.

### Entrance Counseling

All first-time Federal Direct Loan borrowers must complete Entrance Counseling to receive their loan(s). Entrance Counseling is an online tutorial which explains important information regarding the loan(s) you are about to borrow.

Follow the steps below to complete the Entrance Counseling:

1. Go to [StudentAid.gov](https://studentaid.gov) using Chrome, Safari, or FireFox (they do not recommend using Internet Explorer).
2. Click on "Log In" using the student's Federal Student Aid ID (FSA ID).
  - a. This is the same FSA ID the student used to file the FAFSA.
  - b. Be sure to log in as the student and not the parent or someone else; you must log in using the student's FSA ID.
3. From the "Loans and Grants" menu at the top of the page, select "Loan Entrance Counseling."
  - a. If you are working on an Associate Degree or Bachelor's Degree, select "Start" in the "I am and Undergraduate Student" section.
  - b. If you are working on a Master's Degree or Doctoral Degree, select "Start" in the "I am a Graduate or Professional Student" section.
4. In the school notification section, choose **WI** and then **University of Wisconsin-Whitewater**.
5. From this point forward enter information and answer questions as requested.
6. Once done with all sections of the entrance counseling, be sure to click on "Submit."

### Entrance Counseling Frequently Asked Questions

- When should I complete this?
  - This should be completed after April 1 but well before the term begins. We recommend completing it by August 1 if starting in the fall and December 1 if starting in the spring.
- Where can I get additional information about Subsidized and Unsubsidized Federal Direct loans?
  - <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized>



### Master Promissory Note

All first-time Federal Direct Loan borrowers must complete a Master Promissory Note (MPN) to receive their loan. The MPN is the agreement you sign indicating you realize the Federal Direct Loan is a loan that you must pay back after you graduate or drop below half-time enrollment.

Follow the steps below to complete the MPN:

1. Go to [StudentAid.gov](http://StudentAid.gov) using Chrome, Safari, or FireFox (they do not recommend using Internet Explorer).
2. Click on "Log In" using the student's Federal Student Aid ID (FSA ID).
  - a. This is the same FSA ID the student used to file the FAFSA.
  - b. Be sure to log in as the student and not the parent or someone else; you must log in using the student's FSA ID.
3. From the "Loans and Grants" menu at the top of the page, select "Master Promissory Note (MPN)."
  - a. If you are working on an Associate Degree or Bachelor's Degree, select "Start" in the "I am and Undergraduate Student" section.
  - b. If you are working on a Master's Degree or Doctoral Degree, select "Select MPN Type" in the "I am a Graduate or Professional Student" section. Select "Start" in the appropriate box, depending upon if you are applying for the Federal Direct Unsubsidized Loan or the Graduate PLUS Loan.
4. Once done with all sections of the MPN, be sure to click on "Submit."

### MPN Frequently Asked Questions

- When should I complete this?
  - This should be completed after April 1 but well before the term begins. We recommend completing it by August 1 if starting in the fall and December 1 if starting in the spring.
- Who should I list as references?
  - The references should be two different persons with different U.S. addresses and who have known you for at least three years.
- Why do I have to provide references?
  - References are provided in case your loan servicer is unable to get in touch with you regarding important details of your loan. If you keep in touch with your loan servicer, answer their calls and emails, and keep your contact information current with them, your references should never be contacted.
- I have already completed an MPN, why am I being asked to complete another one?
  - The MPN only lasts for 10 years. If your first MPN was signed 10 or more years ago you need to complete a new one.
  - If you completed the MPN within one year, but never took out a loan you will be required to complete a new one.