

**Entrance Counseling and Master Promissory Note Instructions**

**PLEASE NOTE:**

* Students borrowing under the Federal Direct Student Loan Program for the first time; are required to complete **BOTH**Entrance Counseling and a Master Promissory Note (MPN).
* Students can borrow on a single MPN for up to 10 years so this process will not need to be repeated in subsequent years of enrollment as an undergraduate at Concordia College.
* Entrance counseling is required, as the name implies, at entrance to the loan program and does not need to be repeated in subsequent years.
* **Funding will not be disbursed to your Concordia student account until all steps are complete.**

**STEP 1: Sign In**

Open your browser to [www.studentloans.gov](http://www.studentloans.gov/) and click

*Log In.* You will need to enter your:

* FSA ID username and password

  **Step 1**

**STEP 2: Entrance Counseling**

* Click on Complete Counseling
* Click on Entrance Counseling
* ****Insert School Information
* Select Student Type
* **Complete Steps 1-5: Counseling Session/Quiz**

 **Step 2**

**Step 3**

**STEP 3: Master Promissory Note**

* Click on Complete Master Promissory Note
* *For Direct Parent PLUS or Graduate PLUS loan, select if applicable.*
* Select Complete Subsidized/Unsubsidized MPN
* **Complete Steps 1-4: Personal Information, References,**

**Terms & Conditions, Review & Sign**

**Please allow approximately 48 hours for Concordia-NY to process your electronic signature. The Financial Aid Office does not have access to** [**www.studentloans.gov**](http://www.studentloans.gov)**. Therefore, if you need assistance in completing the loan application process, please contact Application Services for Federal Direct Loans at (800) 557-7394.**