



Federal Direct Subsidized/Unsubsidized Loan

Utica College, Student Financial Services
1600 Burrstone Road, Utica, New York 13502
Fax: 315-792-3368 • Email: sfs@utica.edu

Before receiving a Federal Direct Loan, students must complete both a Master Promissory Note and the online Entrance Counseling. The directions to complete both of these procedures are as follows:

1. Obtain a Federal Student Aid (FSA) ID - This has replaced the Federal Student Aid PIN and must be used to log in to certain U.S. Department of Education websites:

The student borrower will need the FSA ID, to electronically sign the Federal Direct Master Promissory Note. Your FSA ID – a user name and password- substitutes as your signature while signing online documents. If you do not have a Federal Student Aid ID, you can create one when logging in to www.studentloans.gov.

2. To complete the Federal Direct Loan Master Promissory Note:

- a. Log in to www.studentloans.gov, MPN must be completed in a single session
- b. Click on the link complete Master Promissory Note, then select Subsidized/Unsubsidized MPN
- c. Provide Personal Information
 - Permanent Address
 - Mailing Address (if different from permanent address)
 - Telephone Number
 - Email Address
- d. School Name
- e. Reference Information for two people with different U.S. addresses who have known you for at least 3 years. The first reference should be a parent or a legal guardian.
 - Name of each reference
 - Address of each reference
 - Email address for each reference
 - Telephone number of each reference
 - Relationship of each reference to the student
- f. Carefully read through the terms and conditions of the loan. Review, sign and submit. Print your Promissory Note for your own personal records.

3. Complete Entrance Counseling: In order to receive a Federal Direct Subsidized/Unsubsidized Loan, the borrower must complete the online entrance for the loan at www.studentloans.gov by following the link **Complete Entrance Counseling**. You must complete the counseling in a single session. This process explains the responsibilities of taking out a loan.