

If your financial aid award package includes a Stafford Subsidized/Unsubsidized loan and/or a Graduate PLUS loan, you MUST complete the following at the <https://studentaid.gov> website:

1. **Entrance Counseling** – this is an information session that presents an overview of the loan process and your responsibilities. You will be asked some simple questions and confirm that you have read the information provided.
2. **Master Promissory Note (MPN)** – this is a legal document regarding payment and the terms and conditions of your loan(s). You will electronically sign and confirm that you have read the agreement.

Have this information ready before starting your online session:

1. Social Security number
2. FSA ID and password
3. Driver's License number (if you have one)
4. Two references: name/address/phone number of two people with different U.S. addresses (post office boxes cannot be used) who have known you for at least 3 years. The first reference should be a parent or a legal guardian.

Please note: each session takes approximately 30 minutes and must be completed in a single session. If you need to cancel and exit for any reason you will need to restart that session when you sign in again.

1. Go to <https://studentaid.gov>
2. Click on the green Log In button on the right side of the screen
3. Fill in username and password boxes and click Log In button
4. Click on Complete Counseling in the middle of the page then click on Start Entrance Counseling and proceed through the session. When you have completed the session you will see the Entrance Counseling Summary with a statement that you have successfully completed Entrance Counseling.
5. Scroll down to Next Steps box. Click on Complete a Master Promissory Note. Select Subsidized/Unsubsidized and proceed through the session. After you electronically sign the MPN you will be given the option to view, save and/or print a copy of your completed MPN. We suggest you print out and/or save a copy for your records. If you have a Graduate PLUS loan, click on Complete MPN in the Master Promissory Note section of the sidebar on the left side of the page. Select Graduate PLUS and proceed through the session. Again, we suggest you print out and/or save a copy for your records when you complete the MPN

Once you have completed these sessions, Franklin Pierce will receive confirmation electronically within 24 hours. There is no loan amount on the Master Promissory Note. The amount of your loan is posted in the Financial Aid section of your CampusWeb portal, however, no loan amount will be credited to your tuition account until you have completed both the Entrance Counseling and the MPN(s).

If you wish to borrow less than the amount shown on your award letter you may reduce the amount before accepting the loan on CampusWeb. If you do not want to borrow at all, you may decline the loan on CampusWeb.

If you have any questions, please contact Student Financial Services -- toll-free phone: (877) 372-7347; email: osfs@franklinpierce.edu