



Undergraduate Federal Direct Loan Checklist and Instructions

There are two types of [William D. Ford Federal Direct Loans; Subsidized and Unsubsidized](#). It is important to understand the difference between the two different types. For these instructions, both of these loans will be referred to as Direct Loans.

Please make sure to complete all the steps listed below to receive your loan funds. We have included detailed instructions in this packet to take you through the process.

You will need to log into [studentaid.gov](#) to complete the [Master Promissory Note \(MPN\)](#) and [Loan Counseling](#). You will use the same Federal Student Aid (FSA) ID that you used to electronically sign your Free Application for Federal Student Aid (FAFSA) to sign in.

- If you do not have an FSA ID or need a duplicate FSA ID, you may obtain one via [fsaid.ed.gov](#).

Please have the following information available to complete the MPN process after you log into [studentaid.gov](#):

- Personal Information including your: Legal First and Last Name, Social Security Number, Date of Birth, Permanent Address, Mailing Address, Email Address, and Phone Number.
- The amount of loan you wish to borrow.
- Employer contact information (if any) and reference contact Information for 2 people with different addresses who have known you for at least 3 years.

If you have any questions while completing your MPN, please contact the Direct Loan Applicant Services at 1-800-557-7394.

You MUST complete the three (3) steps listed below to receive a Direct Loan:

- Accept or Decline your Direct Loan(s) in your MySSU Portal (*Instructions for [Viewing and Accepting Your Aid Offer](#)*).
- Complete the online [Master Promissory Note](#), agreeing to the terms of the loan.
- Complete the online [Loan Counseling](#), a tool to ensure you understand your obligation to repay the loan.

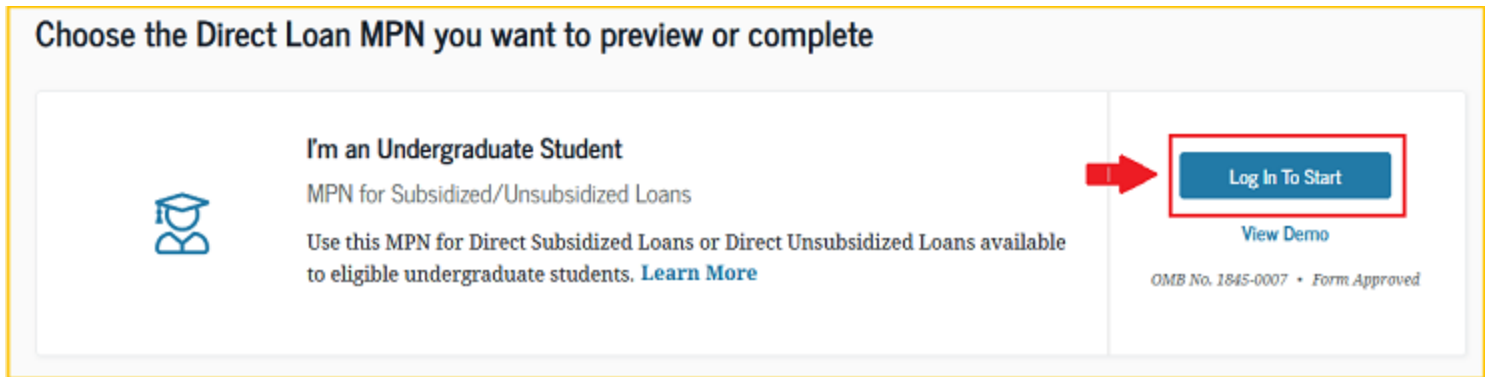
Please contact the Financial Aid Office with any questions at (707) 664-2389 or [finaid@sonoma.edu](#).

Undergraduate Federal Direct Loan Checklist and Instructions - PAGE 2


Instructions:


Complete the Master Promissory Note (MPN)

Navigate to the [Master Promissory Note](#) page and click the “Log In To Start” button for the “I'm an Undergraduate Student” MPN. Complete the process and submit.



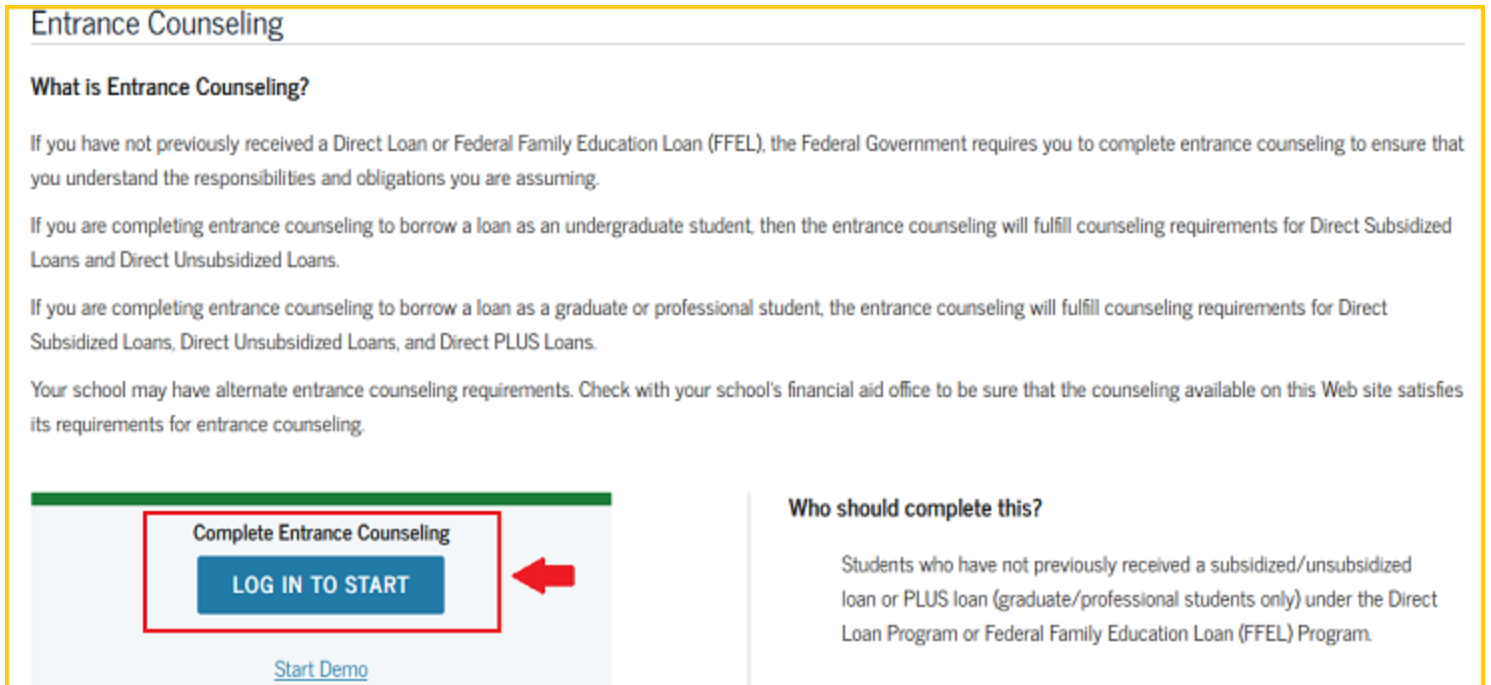
Choose the Direct Loan MPN you want to preview or complete

 **I'm an Undergraduate Student**
MPN for Subsidized/Unsubsidized Loans
Use this MPN for Direct Subsidized Loans or Direct Unsubsidized Loans available to eligible undergraduate students. [Learn More](#)

 **Log In To Start**
[View Demo](#)
OMB No. 1845-0007 • Form Approved

Complete Loan Counseling

Navigate to the [Loan Counseling](#) page and click the “Complete Entrance Counseling Log In To Start”. Complete the process and submit.



Entrance Counseling


What is Entrance Counseling?

If you have not previously received a Direct Loan or Federal Family Education Loan (FFEL), the Federal Government requires you to complete entrance counseling to ensure that you understand the responsibilities and obligations you are assuming.

If you are completing entrance counseling to borrow a loan as an undergraduate student, then the entrance counseling will fulfill counseling requirements for Direct Subsidized Loans and Direct Unsubsidized Loans.

If you are completing entrance counseling to borrow a loan as a graduate or professional student, the entrance counseling will fulfill counseling requirements for Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans.

Your school may have alternate entrance counseling requirements. Check with your school's financial aid office to be sure that the counseling available on this Web site satisfies its requirements for entrance counseling.

Complete Entrance Counseling
LOG IN TO START 

[Start Demo](#)

Who should complete this?

Students who have not previously received a subsidized/unsubsidized loan or PLUS loan (graduate/professional students only) under the Direct Loan Program or Federal Family Education Loan (FFEL) Program.