Go to STUDENTLOANS.GOV

Click "Sign In" and use FAFSA pin number.

If you do not remember your FAFSA PIN you may request a duplicate of that pin by clicking on the pin.ed.gov link below the sign in button. Then click on "Duplicate Pin" from the left side menu.
Please confirm that your personal information is displayed correctly.

Click on "Complete Counseling"
Click "Start" under Entrance Counseling.

**Complete Counseling**

You are currently not signed in!
Sign in to view your federal student loan data, notify schools of counseling completion, and save proof of counseling completion. If you are not signed in, you cannot meet requirements for completing counseling.

**Choose Loan Counseling Type**

A counseling session will take at least 30 minutes to complete. You must complete the counseling in a single session. You cannot save a partially completed counseling session.

- **Entrance Counseling**
  - Entrance counseling is required before you can receive your first Direct Subsidized Loan, or Direct Unsubsidized Loan as an undergraduate, or your first Direct PLUS Loan as a graduate/professional student.

- **Financial Awareness Counseling**
  - Financial Awareness Counseling provides tools and information to help you understand your financial aid and help you manage your finances.
  - Complete this counseling any time.

- **Exit Counseling**
  - Exit counseling is required when you graduate, leave school, or drop below half-time enrollment. Exit counseling provides important information you need to prepare to repay your federal student loan(s).
  - At the end, you'll need to provide the name, address, e-mail address, and telephone number for your next of kin, two references who live in the U.S., and current or expected employer (if known).

**Useful Information to Have**

- [Grant Information](#)

**Were you looking for TEACH Grant Counseling?**

The TEACH Grant Agreement to Serve can be completed on the TEACH Grant Web site.

TEACH Grant Initial and Subsequent Counseling can be completed on the TEACH Grant Web site.

TEACH Grant Exit Counseling can be completed on the TEACH Grant Web site.

If you are applying for a loan- **DO NOT COMPLETE EXIT COUNCILLING AT THIS TIME.**
Next, you will want to complete the Master Promissory Note. Click on “Complete Master Promissory Note” under next step.

Estimated Balance During Repayment

After you leave school, you will have this much money left over each month after paying your monthly expenses.

- **Total Monthly Expenses**: $500
- **Net Monthly Income**: $1,032

Estimated annual salary: $15,000
Estimated withholding rate: 11.41%

Your student loan payment is part of your monthly expenses.

### Next Steps
- **View Completed Counseling**
- Complete a **Master Promissory Note**
- **View/Print Borrower’s Rights & Responsibilities for Direct Subsidized and Unsubsidized Loans**
- **View/Print Borrower’s Rights & Responsibilities for Direct PLUS Loans**
- Check out our YouTube playlist.

### Additional Resources
- College Planning
  - Financial Aid
  - StudentLoans.gov
- Career Planning
  - Department of Labor
  - Employment Statistics
  - CareerOneStop.org
- Financial Planning
  - Financial Aid
  - Money Matters
  - MyMoney.gov
  - National Student Loan Database System (NSLDS)

*The Master Promissory Note (MPN) is a legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Department of Education. It also explains the terms and conditions of your loan(s). Unless your school does not allow more than one loan to be made under the same MPN, you can borrow additional Direct Loans on a single MPN for up to 10 years.

Parent borrowers must complete an MPN for each student.

The entire MPN process must be completed in a single session, so be sure you have enough time before you start to get it completed. It generally takes about 30 minutes.
Then click on “Subsidized/Unsubsidized”

The Master Promissory Note (MPN) is a legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Department of Education. It also explains the terms and conditions of your loan(s). Unless your school does not allow more than one loan to be made under the same MPN, you can borrow additional Direct Loans on a single MPN for up to 10 years.

The school will tell you what loans, if any, you are eligible to receive.

Parent borrowers must complete an MPN for each student using their own Federal Student Aid PIN.

The entire MPN process must be completed in a single session. Each MPN takes approximately 30 minutes to complete.

Select the type of Direct Loan you would like to receive

- **Subsidized/Unsubsidized**
  (Direct Subsidized or Direct Unsubsidized Loans available to eligible undergraduate or graduate/professional students. Students must be signed in with their own Federal Student Aid PIN.)

- **Graduate PLUS**
  (Direct PLUS Loans available to eligible graduate/professional students. Students must be signed in with their own Federal Student Aid PIN.)

  Graduate students should apply for Unsubsidized loans up to their full eligibility using the Subsidized/Unsubsidized Master Promissory Note.

- **Parent PLUS**
  (Direct PLUS Loans available to eligible parents of eligible dependent undergraduate students. Parents must be signed in with their own Federal Student Aid PIN.)

Complete the MPN and Submit.

Make sure that you view the entire MPN (click on all the + signs the view MPN before signing.)

You must submit your MPN when finished.

Once your loan has been certified you will receive an award letter from WCCC stating the amounts and approximate disbursement dates of the loan.

You should receive an email confirming that you completed your application for a loan in approx. 24 hours.
If you want to make sure that your MPN was completed and submitted properly, click on Completed MPNs in the left-hand menu for confirmation. If you see an entry similar to the one below you’re good.

| Submission Date | School Name                  | Student Name | Mn Type          | EMPN
<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>Wed Apr 14 13:31:40 EDT 2015</td>
<td>WESTMORELAND COUNTY COMMUNITY COLLEGE</td>
<td></td>
<td>Subsidized / Unsubsidized</td>
<td>Request Printed MPN</td>
</tr>
</tbody>
</table>

If you have any further questions please email me at kramerc@wccc.edu