

Direct Loan Entrance Counseling and MPN Instructions 2026-2027

You have accepted a Direct Stafford Loan for the 2026-2027 academic year. In order for your loans to pay to your bill (disburse), you will need to complete the Direct Loan Entrance Counseling and Federal Direct Loan Master Promissory Note (MPN).

Direct loan entrance counseling studentaid.gov/entrance-counseling

- ✓ Direct loan entrance counseling is required for first-time direct loan borrowers (subsidized and/or unsubsidized). This counseling session and quiz, which is on the U.S. Department of Education's Direct Loan Servicing website, helps you develop a budget for managing educational expenses and understand your loan responsibilities.
- ✓ Select your student status (undergraduate or graduate) and click on Log in to Start

Federal Direct Loan Online Master Promissory Note (MPN) <https://studentaid.gov/mpn/>

- ✓ Select your student status (undergraduate or graduate) and Log In
- ✓ Before you begin the online MPN process, please make sure to have the following information available to you. Having the information available prior to the online MPN application will help you complete the process successfully.

- Your FSA ID issued to you by the Department of Education.
- Your Social Security number
- Your driver's license number
- Your permanent address and telephone number
- Information for two references, including name, addresses and telephone numbers



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](#)



I'm a Graduate/Professional Student

PLUS MPN or MPN for Subsidized/Unsubsidized Loans for Graduate/Professional Students

Find and use the MPN that you need as a graduate or professional degree student to borrow federal student loans. Graduate/professional students can be eligible for Direct Unsubsidized Loans, Direct PLUS Loans, or both. You need to complete an MPN for each loan type you intend to receive. You should request Direct Unsubsidized Loans up to your full eligibility before borrowing Direct PLUS Loans. [Learn More](#)

Note: You must complete the counseling and master promissory note before your loan will be disbursed (paid) to your student account.

*Entrance Counseling and Master Promissory Notes are loaded into your My Financial Aid Portal once a week.