

STEP 1	Log on to https://studentloans.gov .
STEP 2	Click on the "Log In" button.
STEP 3	Enter your FSA ID and password then click the "Log In" button. <i>These fields are case sensitive. If you need to retrieve a forgotten username or password, select "Forgot Username" or "Forgot Password" and follow the prompt to retrieve the necessary information.</i>
STEP 4	From "My Home Page", click on "Complete Loan Counseling (Entrance, Financial Awareness, Exit)".
STEP 5	Under "Counseling Type", click on the start button next to "Entrance Counseling".
STEP 6	Select up to three schools you wish to notify of your counseling completion. Under "Select Schools to Notify", enter the schools State and Name from the drop down box. Click on "Notify this school" button. Continue this process until all schools have been added. Under "Select Student Type", click on "I am completing entrance counseling to receive direct loans as an undergraduate student ", then click the "Continue" button. You should see that the Section 1 tab is highlighted.
STEP 7	You should now be at the actual counseling page. Read the information provided, answer the questions, and click on the "Continue" button at the bottom of the page. <ul style="list-style-type: none"> • Watch for the "Check Your Knowledge" sections for questions you must answer. Click the "Check Answer" button after answering each one if applicable. • Some sections are generalized and have non-variable answers. Other segments are customized and interactive as is the case with "Managing Your Spending" and "Plan to Repay".
STEP 8	The "Managing Your Spending" section consists of two interactive sections: 1) <i>Your Funds This Year</i> and 2) <i>Your Expenses This Year</i> . <ul style="list-style-type: none"> • In the <i>Funds</i> section, enter the financial aid (scholarships, grants and loans) based on that of the school you plan to attend. • In the <i>Expenses</i> section, you may opt to: a) select your housing status (on/off campus). (The defaulted expenses are that of 2014-2015 academic year) –or– b) manually enter the cost of attendance figures based on that of a school you plan to attend. • Answer the questions in this section based on the calculations provided. The "Plan to Repay" section also consists of two interactive sections: 1) <i>Your Monthly Income</i> and 2) <i>Your Estimated Future Monthly Loan Payments</i> . <ul style="list-style-type: none"> • In the <i>Income</i> section, enter your projected annual salary. • In the <i>Payment</i> section, use average loan balance or add your loans. • The calculations estimate your monthly payments and net income.
STEP 9	Click on "Submit Counseling." An "Entrance Counseling Summary" screen should appear.

<i>Complete Steps 1-3 from page 1.</i>	
STEP 10	From "My Home Page" click on "Complete Loan Agreement (Master Promissory Note)".
STEP 11	Under "Select the type of direct loan MPN you would like to preview or complete", click on the start button next to "MPN for Subsidized/Unsubsidized".
STEP 12	The Stafford Loan Master Promissory Note will appear.
STEP 13	Complete the Borrower (Student) Information section. When finished, click on the "Continue" button. If there are any errors, you will not be able to proceed to the next screen. A white circle with a red "x" in the center of the circle will appear next to the data element that requires attention. Keep in mind that you CANNOT use any non-numerical or alphabetical character like a comma, period, slash, dash, etc.
STEP 14	Complete the Personal Reference section. Keep in mind that one reference must have a different address than your home address. When finished, click on the "Continue" button.
STEP 15	A Review and Edit page will appear. Take this time to review the data you provided. <ul style="list-style-type: none"> • If you find an error, click on the "Edit" button and make the appropriate correction(s). Once finished, click on the "Continue" button. Note: You will have to click on the "Continue" button at the bottom of each screen until you get back to the "Review and Edit" screen.
STEP 16	A "Review and Sign the Master Promissory Note" page will appear. Once you have reviewed your MPN, complete the Sign & Submit section <i>before</i> clicking on the "Sign & Submit" button. A screen will appear thanking you for completing your MPN.
STEP 17	Print a copy of your MPN to keep for your records. After printing your borrower copy, you may close the screen and exit the website.
STEP 18	Wilmington College will receive a file from the U.S. Department of Education within 24 hours verifying your successful completion of your Federal Direct Stafford Loan Master Promissory Note (MPN).