

## Direct Loan Instructions

### **Steps to Complete Entrance Counseling**

1. Log in to [studentaid.gov](https://studentaid.gov) using Federal Student Aid (FSA) ID.
2. Once logged in, click on **Loans and Grants** and then **Loan Entrance Counseling**.
3. Choose the “Start” option that corresponds with the type of borrower you are (undergraduate student or graduate/professional student) then follow the instructions.
4. For “Notify a School” choose Middle Georgia State University.
5. Provide all the information requested.
6. Review and Submit your Entrance Counseling.
7. Once submitted, the Department of Education will notify Middle Georgia State University in 2 to 3 business days.

### **Steps to Complete a Direct Loan Master Promissory Note (MPN)**

1. Log in to [studentaid.gov](https://studentaid.gov) using Federal Student Aid (FSA) ID.
2. Once logged in, click on **Loans and Grants** and then **Master Promissory Note**.
3. Choose the “Start” option that corresponds with the type of borrower you are (undergraduate student or graduate/professional student) then follow the instructions.
4. Provide all the information requested.
5. Review and Submit your Master Promissory Note.
6. Once submitted, the Department of Education will notify Middle Georgia State University in 2 to 3 business days.

### **Steps to Apply for a Federal Direct Parent PLUS Loan**

1. The parent borrowing the Parent PLUS Loan must log in to [studentaid.gov](https://studentaid.gov) using their (the parent’s) Federal Student Aid (FSA) ID.
2. Once logged in, click on **Loans and Grants** and then **PLUS Loans: Grad PLUS and Parent PLUS**
3. Click on **“Learn More”** beside the “I am a Parent of a Student” option.
4. Click on **“Start”** beside the “I am a Parent of an Undergraduate Student” option.
5. Provide all information requested on the PLUS Loan Application – Be sure to select the correct Loan Period for which you are borrowing the PLUS Loan.
6. A credit check will be performed during the application process.
  - a. If the parent is approved, the parent will also need to complete a Master Promissory Note (MPN) for a Parent PLUS Loan.
  - b. If the parent has an adverse credit history, the parent may still receive a parent PLUS loan through one of two options:
    - i. **Obtaining an Endorser:** An endorser is someone who does not have an adverse credit history. An endorser code will be provided to the parent via email.
    - ii. **Appealing the Decision:** Documenting to the satisfaction of the U.S. Department of Education, that there are extenuating circumstances relating to the parent’s adverse credit history.
- If the parent is denied, the parent will receive further instructions from the Department of Education regarding both options.
- If a parent is unable to obtain a parent PLUS loan, the student may be eligible for additional unsubsidized loans.