



Mount Saint Mary College

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Federal Direct Loan Required Documents Step-by-Step Instructions for 2026-2027

Student & Parent Borrowers

The Student and Parent(s), who have accepted the federal loans on the Financial Aid Overview, need to complete certain documents in order for the Federal Direct Loans to process legally and properly. The student must complete a **Master Promissory Note (e-MPN)** and an **Entrance Counseling form**. The parent will have to complete a **Federal Direct Parent Loan application (PLUS)** and a **MPN (e-MPN) for the PLUS loan**. These documents are available online at www.studentaid.gov.

PLEASE REFER TO THESE DIRECTIONS WHEN YOU ARE READY TO GO ONLINE TO COMPLETE THESE DOCUMENTS.

STUDENTS BORROWERS:

Will need the following items to complete the subsidized/unsubsidized MPN and the Entrance Counseling Form:

- Your legal address, date of birth and social security number (have cards with you so no errors are made).
- Your US Department of Education (FAFSA) **FSA User ID**. A student borrower who does not have an **FSA User ID** can create one via the www.studentaid.gov website.
- Driver's License Number (if applicable).
- Names, addresses and phone numbers of two personal references.
 - You must have known the references for at least three (3) years.
 - References cannot share the same address or phone number.

1. Direct Loan Master Promissory Note (MPN) Instructions:

1. Go to www.studentaid.gov
2. Click on "Log In" located in the top right of the webpage.
3. Enter your **FSA User ID** and **Password** and second step verification.
4. In Quick Links Click in "Master Promissory Note (MPN)" on the right side of the webpage.
5. Choose the MPN to complete.
6. Click Start on the MPN for Subsidized/Unsubsidized Loans.
7. Enter your personal information as prompted and verify emails and phones as prompted.
8. Select the school state and school name information (NY, Mount Saint Mary College, and Federal School Code 002778) from the drop-down boxes.
9. Enter your personal reference information and continue through the tabs/pages.
10. Read all sections of the MPN terms and conditions.
11. Click on the box stating you have reviewed the information about the MPN.
12. Review personal, school and personal reference information.
13. Enter your name and click on the "Sign Box".
 - Please note you do not need to print a copy of the MPN, your signature is authenticated when you click on the "Sign Box".
 - You will receive an email from the US Department of Education confirming MPN was received.
 - When you have completed this process, you move onto the below steps for Entrance Counseling.

2. Direct Loan Entrance Counseling Form Instructions:

1. Go to www.studentaid.gov
2. Click on "Log In" located in the top right of the webpage.
3. Enter your **FSA User ID** and **Password** and second step verification.
4. Select "Grants and Loans" click under "Loan Entrance Counseling".
5. Select Start and Continue.
6. Select the school state and school name information (NY, Mount Saint Mary College, and Federal School Code 002778) from the drop down boxes. Click Notify This School.
7. Read the information presented and answer the questions listed after each section. This is an involved process and contains priceless knowledge for your future. Please pay close attention!
8. When you have completed the Entrance Counseling, you will see a statement informing you that you have successfully completed the process.

SEE REVERSE SIDE FOR PARENT PLUS LOAN DIRECTIONS

PARENT PLUS BORROWERS:

Do not begin this process before June 15, 2026

The Federal Direct Parent PLUS (Parent Loan Undergraduate Student) loan process requires the parent borrower to complete a

- (1) PLUS loan application with authorized credit check and
- (2) complete a Direct PLUS Loan Master Promissory Note (MPN).

The parent is the borrower. Students cannot use their FSA ID to complete the PLUS loan.

Do not begin this process until after June 15, 2026...credit check will expire. The application and MPN process is outlined below:

1. Complete the Federal Direct Parent PLUS Loan Request

- The Direct PLUS Loan Request is a 4-step web form that is completed at www.studentaid.gov.
- The parent borrower must sign into the website with their (FAFSA) **FSA User ID** and **Password**.
- A borrower who does not have an **FSA User ID** can create one at www.studentaid.gov.
- Under “Grants and Loans” a drop-down menu will appear, select “PLUS Loans: Grad PLUS and Parent PLUS”.
 - Select the borrower type. Click on “Learn More” and Start.
- **Complete all data accurately, especially social security numbers and birthdates.**
- For the PLUS loan amount, you can choose the MAX and it will be adjusted up to the budget, or you can choose the amount.
- The loan is disbursed evenly over the two traditional semesters (fall and spring) unless otherwise noted on award letter.
- The loan period for **2026-2027** is **August 2026 to May 2027**.
- If you stop before your submission is accepted, you may have to complete the entire process again.

If credit is declined:

- You will be given options. You can appeal or add a endorser (co-signer). If you are not sure what option to pick, we suggest you contact the StudentAid support center for assistance (click “Help Center” on the top of the webpage).

2. Complete a Parent PLUS Master Promissory Note

In addition to the PLUS Application, you must also complete a PLUS Master Promissory Note (MPN). The MPN is a legal document in which you promise to repay your loans(s) and any accrued interest and fees to the Department of Education. It also explains the terms and conditions of your loan(s).

- The MPN is completed electronically at www.studentaid.gov website.
- If you are borrowing Direct PLUS loans for more than one student, you will need to complete a separate MPN for each one.
- To complete the MPN you will enter the StudentAid website in the same way as described under the student instruction section:
 1. Go to www.studentaid.gov
 2. Click on “Log In” located in the top right of the webpage.
 3. Enter your **FSA User ID** and **Password**.
 4. Click “Grants and Loans” on the top of the webpage.
 5. Click “Master Promissory Note (MPN)”.
 6. Scroll down to the third option, “I’m a Parent of Undergraduate Student”. Select “Start”.
 - a. Continue as with the MPN section instructions as prompted on the webpage.
 - b. Enter your personal information as prompted.
 - c. Enter your name and click on the “Sign Box”.
 - d. You will receive an email from the US Department of Education confirming MPN was received.

There is no need to print and send copies to the Mount.

The college will receive these documents electronically if they are completed correctly.

Should you have any questions or issues with this process it is best to contact StudentAid directly.

GO TO: www.studentaid.gov

Direct Application Dedicated Phone: 1-800-557-7394

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