



UMass

| **Dartmouth**

Financial Aid Services
285 Old Westport Road
North Dartmouth, MA 02747-2300

508-999-8643

Federal Direct Subsidized/Unsubsidized Loan Application Information

If you have been offered a Federal Direct Subsidized and/or Unsubsidized Loan as part of your financial aid package and you are a first time Direct Loan borrower at UMass Dartmouth, you must complete entrance counseling and a Master Promissory Note (MPN) before loans can be applied to your student account.

If you do not wish to receive a Direct Loan for the 2009-2010 academic year or would like to decrease the Direct Loan amount awarded, please visit Finances under Learner Services on the UMass Dartmouth COIN system at <http://www.umassd.edu/coin/>

In order for a first time Direct Loan borrower to receive the loan, you ***the student*** must:

Obtain Your PIN

You will need your federal PIN to complete the MPN and entrance counseling. When you completed your FAFSA, you were mailed/emailed a PIN. If you do not remember your PIN, you may request a Duplicate PIN. Log on to the U.S. Department of Education's PIN web site:

<http://www.pin.ed.gov/>

Complete Your Student Loan Entrance Counseling

Log on to the Direct Loan Servicing Center's web site and the follow the entrance counseling link:

<https://www.dl.ed.gov/>

Entrance counseling is completed on-line by reviewing information about Direct Loans and passing a "quiz". After passing the quiz, log in with your PIN. Enter the school name as ***University of Massachusetts***, then select ***University of Massachusetts at Dartmouth*** from the choices listed. You should print the "Entrance Counseling Quiz Results" page and keep it for your records. This page lists your rights and responsibilities as a Direct Loan borrower. Financial Aid Services receives the results of completed entrance counseling quizzes on a regular basis so you do not need to mail us your results.

Complete Your MPN

Log on to the Direct Loan Master Promissory Note web site:

<https://dlenote.ed.gov/>

Click the link to "***Complete New MPN for Student Loans***". Please allow approximately 30 minutes to complete the electronic MPN process. You will need two references, the first should be a parent, the second should be a relative living at a different address. Our office will receive your MPN electronically after it has been submitted and processed. You should also print a copy of the MPN for your records.