

Federal Direct Subsidized/Unsubsidized Loan Application Instructions

If you have been offered a Federal Direct Subsidized and/or Unsubsidized Loan as part of your financial aid package, you must complete the following steps to receive your Direct Loan:

- Obtain your federal Personal Identification Number (PIN)
- Complete an electronic student loan entrance counseling quiz
- Complete an electronic Master Promissory Note (MPN)

How to Obtain Your PIN

You will need your federal PIN to complete the electronic MPN and entrance counseling. When you applied for financial aid, you were mailed a PIN by the federal aid processor. If you do not know your PIN, you can request that your PIN be mailed or emailed to you. Log on to the U.S. Department of Education's PIN registration web site:

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

How to Complete Your Student Loan Entrance Counseling

Log on to the U.S. Department of Education's Online Entrance Counseling web site:

<http://www.dlsonline.com/entrancecounseling/main-entc.asp>

After reviewing information about your loan(s), please complete the entrance counseling 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. Our office will receive your quiz results electronically. You should also print a copy for your records.

How to Complete Your MPN

Log on to the U.S. Department of Education's Direct Loan Master Promissory Note web site:

<https://lo-online.ed.gov/empn/unsecure/index.jsp>

Please allow approximately 30 minutes to complete the electronic MPN process. If you leave the web site before submitting the signed MPN and return later, you will need to start all over again. 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.

Please note: If you are having difficulty completing the above processes, please visit the Direct Loans web site assistance page at <https://lo-online.ed.gov/empn/unsecure/siteassistance.jsp> or contact Financial Aid Services at (508) 999-8643 so that we may further assist you.