
How to Apply for Federal Direct Loans at UMass Law

First time UMass Law borrowers:

Complete a Free Application for Federal Financial Aid (FAFSA)

- Go to www.fafsa.ed.gov
- Login with your FSA ID, or create one at <https://fsaid.ed.gov/npas/index.htm>

Your Unsubsidized Direct Loan will be automatically packaged

Complete an Unsubsidized Direct Loan Master Promissory Note (MPN) and Graduate/Professional Student Entrance Counseling

- Go to www.studentloans.gov
- Login with your FSA ID

If additional funds are needed:

Complete a Graduate Plus application and Graduate Plus Master Promissory Note (MPN)

- Go to www.studentloans.gov
- Login with your FSA ID

If you receive a credit appeal or use an endorser, you will be required to complete additional PLUS Loan Counseling.

Returning UMass Law borrowers:

Complete a Free Application for Federal Financial Aid (FAFSA) annually

- Go to www.fafsa.ed.gov
- Login with your FSA ID, or create one at <https://fsaid.ed.gov/npas/index.htm>

Your Unsubsidized Direct Loan will be automatically packaged

If additional funds are needed:

Complete a Graduate Plus Loan application

- Go to www.studentloans.gov
- Login with your FSA ID

Complete a Graduate Plus Loan Master Promissory Note (MPN) **only** if this is the first time you are borrowing a Graduate Plus Loan as a UMass Law student or you received a credit appeal or were required to use an endorser the last time you borrowed a Graduate Plus Loan. Under certain circumstances, additional documentation may be required to obtain your Graduate Plus Loan.