



## How to Apply for a Federal Direct Loan

### **1. Accept the Loan**

Log onto eServices and click on “Financial Aid” and then “Loans”. This is where you indicate how much of the loans you want to take out. (Don’t use Internet Explorer for this step as the page will not load properly.)

### **2. Complete Entrance Counseling**

Complete Entrance Counseling at <https://studentaid.gov/>. Click on “I’m in School” to find the Entrance Counseling link; then choose the entrance counseling for an *undergraduate student*.

### **3. Complete a Master Promissory Note (MPN)**

Complete a Master Promissory Note for subsidized/unsubsidized loans at <https://studentaid.gov/>. Have the following information with you before you begin: your driver's license, and the names and complete addresses of two people you will use for your personal references. One reference should be a parent or guardian. (References cannot have the same address.) If you have already completed an MPN within the last 10 years, you do not need to complete another one.

**\*\*Your loans will not be processed and you will not be able to utilize your loans until all of these steps are complete.**

*Please contact us at [FinancialAid@ridgewater.edu](mailto:FinancialAid@ridgewater.edu) if you have any questions!*