



## FEDERAL DIRECT LOAN INSTRUCTIONS 2019-2020

If you accept the Federal Direct Loan portion of your financial aid award, you are required to complete Direct Loan Entrance Counseling and the Direct Loan Electronic Master Promissory Note. You may access both the Entrance Counseling and the MPN by visiting:  
<https://studentaid.gov>

### Getting Started:

You will need your FSA ID in order to complete both Direct Loan Entrance Counseling and the Direct Loan Master Promissory Note. If you have forgotten your FSA ID or do not have one, you can visit [www.studentaid.gov/fsaid](http://www.studentaid.gov/fsaid) to apply for one.

### Step 1: Direct Loan Entrance Counseling

You can access the Direct Loan Entrance Counseling session by logging on to <https://studentaid.gov> and clicking on "Sign In" at the top of the page. Once you sign in, click on "Complete Counseling". On the next page, click on the "Start" button under Entrance Counseling. You will be required to pass the quiz at the end of each section and acknowledge the Borrower Rights & Responsibilities to exit the session.

### Step 2: Direct Loan Electronic Master Promissory Note

Be prepared to provide two references who reside at different U.S. addresses, including mailing address and phone number on your Master Promissory Note.

Once you complete the Entrance Counseling session, you can click on "You can submit an MPN" at the bottom of the page and then choose "**Subsidized/Unsubsidized**" to complete your electronic Master Promissory Note. If you sign in to <https://studentaid.gov> separately please choose "Complete a Master Promissory Note" and then choose "**Subsidized/Unsubsidized.**" Once you review and sign your Master Promissory Note, Concordia will receive notification that your MPN has been approved.

**PLEASE NOTE: You must complete both steps to receive your Direct Loan funds—  
Entrance Counseling & the Direct Loan Electronic MPN.**

If you have additional questions regarding the student loan application process, you may contact COD Application Services at 1-800-557-7394.