EMORY & HENRY COLLEGE

Application procedures for the Federal Direct Stafford Loan:

Instructions for first year students, transfer students, and first time borrowers:

1. Review your Financial Aid Award Notification Letter for the loan amount.

2. If you are accepting your Federal Direct Stafford Loan(s), complete your Stafford Loan Entrance Counseling and Electronic Master Promissory Note (eMPN) by following these instructions:

   a. You will need your FAFSA PIN number to complete the counseling and eMPN. If you do not remember your PIN, you can retrieve it at www.pin.ed.gov.
   b. To complete the Entrance Counseling, go to www.studentloans.gov.
   c. Click on **"Sign In"** and enter the required information.
   d. Select **"Complete Entrance Counseling".**
   e. Please read and follow directions carefully.
   f. Once you have completed the counseling and printed your confirmation, select "**You can submit a Master Promissory Note**" from the same page.
   g. Select "**Subsidized/Unsubsidized**". Read and follow directions carefully. You will need to provide the name, address, and phone number for two personal references in the eMPN.

3. Our office will be notified once you have completed the eMPN and Entrance Counseling. Once we receive notification, we will automatically process your maximum loan eligibility.

4. If you wish to decrease the loan amounts listed on your award letter or decide at a later date to cancel your loan, please provide the CSA Office with a written request.

Instructions for currently enrolled students who previously borrowed:

- Review your Financial Aid Award Notification Letter for the loan amount.

- If you are accepting your Federal Direct Stafford Loan(s), no further action is needed.

- Your maximum loan eligibility will be automatically processed.

- **If you wish to decline or reduce your loan amounts, please provide the CSA office with a written request.**