



Office of Student Financial Aid
Student Development Center, Suite 1100

On-line Entrance Counseling & Electronic Master Promissory Note (MPN) Instructions

We have submitted your request for a Federal Direct Loan(s) to the U.S. Department of Education's Common Origination and Disbursement Center (COD). The U.S. Department of Education requires that all first-time Federal Direct Loan borrowers complete loan Entrance Counseling and an electronic Master Promissory Note (MPN).

The Entrance Counseling and Master Promissory Note MUST be completed before any loan funds can be disbursed into your HAWK account.

COMPLETING YOUR LOAN ENTRANCE COUNSELING

Entrance Counseling helps a borrower to understand his/her rights and responsibilities associated with the federal student loan(s) they have accepted.

STEP 1: Go to <http://StudentLoans.gov>

STEP 2: Student must log in using their FSA ID and password.

STEP 3: Click on **Complete Counseling**

STEP 4: Click on **Entrance Counseling**

STEP 5: Select **University of Maryland Eastern Shore**

STEP 6: Select student type – **Undergraduate** (those currently pursuing a Bachelor's degree) or
Graduate (those currently pursuing a Master's or Doctorate degree)

STEP 7: Complete all steps of the Entrance Counseling and click "Submit". Our office will be notified, electronically, within 1-2 business days.

COMPLETING YOUR LOAN MASTER PROMISSORY NOTE (MPN)

The Master Promissory Note is a legally binding contract between you and the U. S. Department of Education in which you agree to repay the loan(s) borrowed (and any interest & fees incurred) upon the completion of your education or if you drop below half-time (6 credits). This E-MPN will cover all of your loans while attending the University of Maryland Eastern Shore, unless you are otherwise requested to complete a new MPN.

**if you have just completed your Entrance Counseling, you can return to the website's main menu and skip to Step 3*

STEP 1: Go to <http://StudentLoans.gov>

STEP 2: Student must log in using their FSA ID and password.

STEP 3: Click on **Complete Master Promissory Note**

STEP 4: Click on **Subsidized/Unsubsidized**

STEP 5: Complete all four steps.

Note: You will be asked to provide basic contact information for two references. One reference should be a parent or legal guardian (if applicable). The references must be two different people at different addresses within the United States.
Do not list yourself as a reference.

STEP 6: Click "Submit". Our office will be notified, electronically, within 1-2 business days.