

Entrance Loan Counseling and Master Promissory Note (MPN) Instructions

Where Do I Start?

- Access *StudentLoans.gov* at <https://studentloans.gov>.
- To sign in you will need your Federal Student Aid ID (FSA ID) and password. If you do not have an FSA ID you will be able to create one. If you had a PIN, you will be able to link it to your FSA ID.
- Before you begin, you will need to verify your personal information and select your preference for future correspondence.
- Select “Complete Counseling” and then select “Entrance Counseling” in the box on the left of the page. You will then select Technical College of the Lowcountry as the school to notify when entrance counseling is complete. Select your student type as “undergraduate”.

What to Expect During the Entrance Counseling Session?

- Each counseling session page will provide you with information about Federal Direct Loans. There will be questions in the “check your knowledge” boxes on each page. You must complete each section and answer all the questions in order to select the “Continue” button and view the next page. Please allow approximately 30 minutes to complete entrance counseling.
- Your answers to the quiz will be saved if you choose to navigate to other screens. If you do not complete the counseling prior to logging out of the website, your answers will not be saved, and you will have to begin a new counseling session from Step 1.
- Once you have completed the counseling session and questions you will be taken to the entrance counseling summary page which will display your information, the date you completed the counseling session and the type of counseling you have completed.
- You can print a copy of the verification page for your records. The school(s) you choose will receive this information electronically. You **do not** need to notify the financial aid office that you completed entrance counseling.

What If I Have Not Signed a Master Promissory Note?

- If you have not signed a Master Promissory Note (MPN) for a Direct Loan, you can select to do so at the end of the entrance counseling session. (Note: Even though you may have signed a MPN for a Stafford Loan you must sign a MPN for a Direct Loan.)
- You can also return to *StudentLoans.gov*.
- To sign in you will need your Federal Student Aid PIN and password. Then under “Master Promissory Note” select “Complete MPN”.
- To complete your MPN, you will need your driver’s license and complete mailing addresses and telephone numbers for 2 references. *Note: Each reference must be at a different U.S. address.*
- When completing your MPN use your personal email address instead of your TCL email address. Your loan servicer will use this email address to contact you after you leave TCL.
- The MPN must be completed in a single session. Please allow approximately 30 minutes to complete the MPN.

Know Who Your Federal Loan Servicer Is and Stay In Touch!

- Your loan will be serviced for the U.S. Department of Education. After your first disbursement you will receive notification from your loan servicer. It is very important to know who your servicer is and to keep your personal information up-to-date. Your servicer will monitor the status of your loan and assist you when you go into repayment.
- Open all your mail and read everything about your federal student loans. Signing up for electronic correspondence can help you ensure that you never miss a letter or bill.
- You may go to www.studentaid.ed.gov for a detailed summary of all your financial aid.

Need Additional Information?

- You may send an email to FinancialAid@tcl.edu. Please allow 1 business day for a response.