

**TO:** First Time Student Borrowers for Federal Subsidized/Unsubsidized Loan Program


**FROM:** Roanoke College Financial Aid Office

**RE:** Instructions for Direct Loan Entrance Counseling, Direct Loan Master Promissory Note (MPN) and Annual Student Loan Acknowledgement

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Included in your financial aid award for this year is a Federal Direct Subsidized and/or Unsubsidized Loan. Refer to your financial aid planner for the type(s) of loan(s) and the amount(s) for which you are eligible. If you choose to accept the loan(s), you are required to complete the online Entrance Counseling, MPN for Undergraduate and the Annual Student Loan Acknowledgment. All three forms must be completed before we can process your loan. **If you would prefer not to borrow, please notify the Financial Aid Office of this decision in writing. We will certify the loan for the maximum amount you are eligible for unless we receive written notification from you.**

### **To complete student loan application process**

 as you complete

Go to [www.studentaid.gov](http://www.studentaid.gov). Log in using your FSA username and password. Click on “**Complete Aid Process**” for all forms below.

- “**Complete Entrance Counseling**”
- “**MPN for Undergraduates**”
- “**Complete Annual Student Loan Acknowledgement**”. You will be required to complete this step each year you borrow through the Direct Subsidized/Unsubsidized Loan program.

Once you have completed all parts of the Direct Subsidized/Unsubsidized loan process, the Financial Aid Office will receive notification within 48 hours from Department of Education.

Remember, this is a multi-step process; you must complete all steps to ensure timely delivery of loan proceeds. If you have any questions, contact our office at (540) 375-2235, or at [finaid@roanoke.edu](mailto:finaid@roanoke.edu). We look forward to serving you during the coming year.