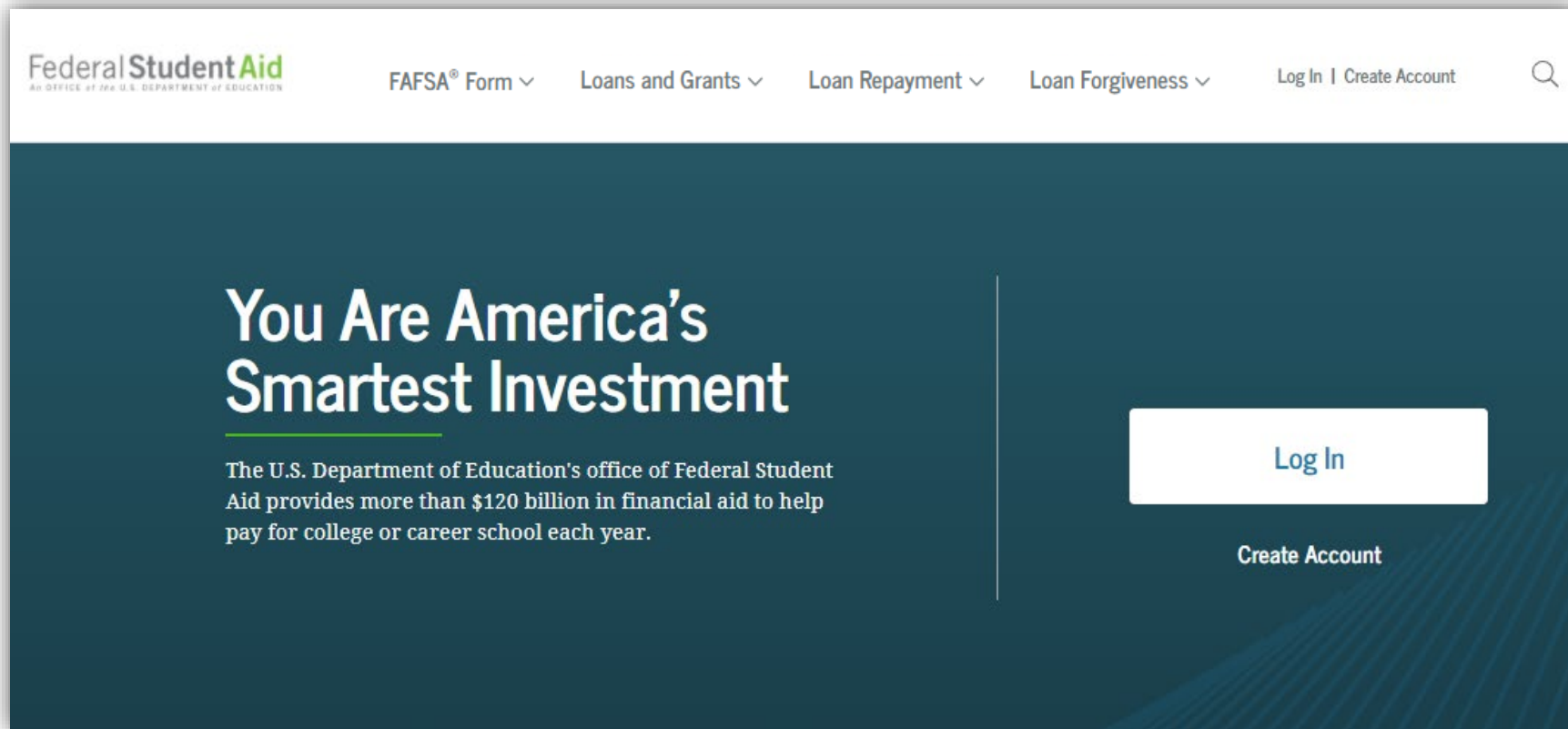


**ENTRANCE COUNSELING
&
MASTER PROMISSORY NOTE**

at www.studentaid.gov

Both Entrance Counseling and a Master Promissory Note (MPN) need to be completed prior to a Federal Direct Loan being disbursed.

To begin, go to www.studentaid.gov
Log in with your FSA ID and password



The screenshot shows the homepage of the Federal Student Aid website. The header includes the logo "Federal Student Aid" with the tagline "AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION". Navigation links include "FAFSA® Form", "Loans and Grants", "Loan Repayment", and "Loan Forgiveness", each with a dropdown arrow. On the right, there are links for "Log In" and "Create Account", and a search icon.

The main content area features a dark teal background with the headline "You Are America's Smartest Investment" in large white text. Below the headline is a sub-headline: "The U.S. Department of Education's office of Federal Student Aid provides more than \$120 billion in financial aid to help pay for college or career school each year." To the right of this text is a white button labeled "Log In" and a link labeled "Create Account".

Once logged in, hover over the 'LOANS AND GRANTS' menu item

From the drop-down menu you will be able to select Loan Entrance Counseling or Master Promissory Note (MPN) from the left column

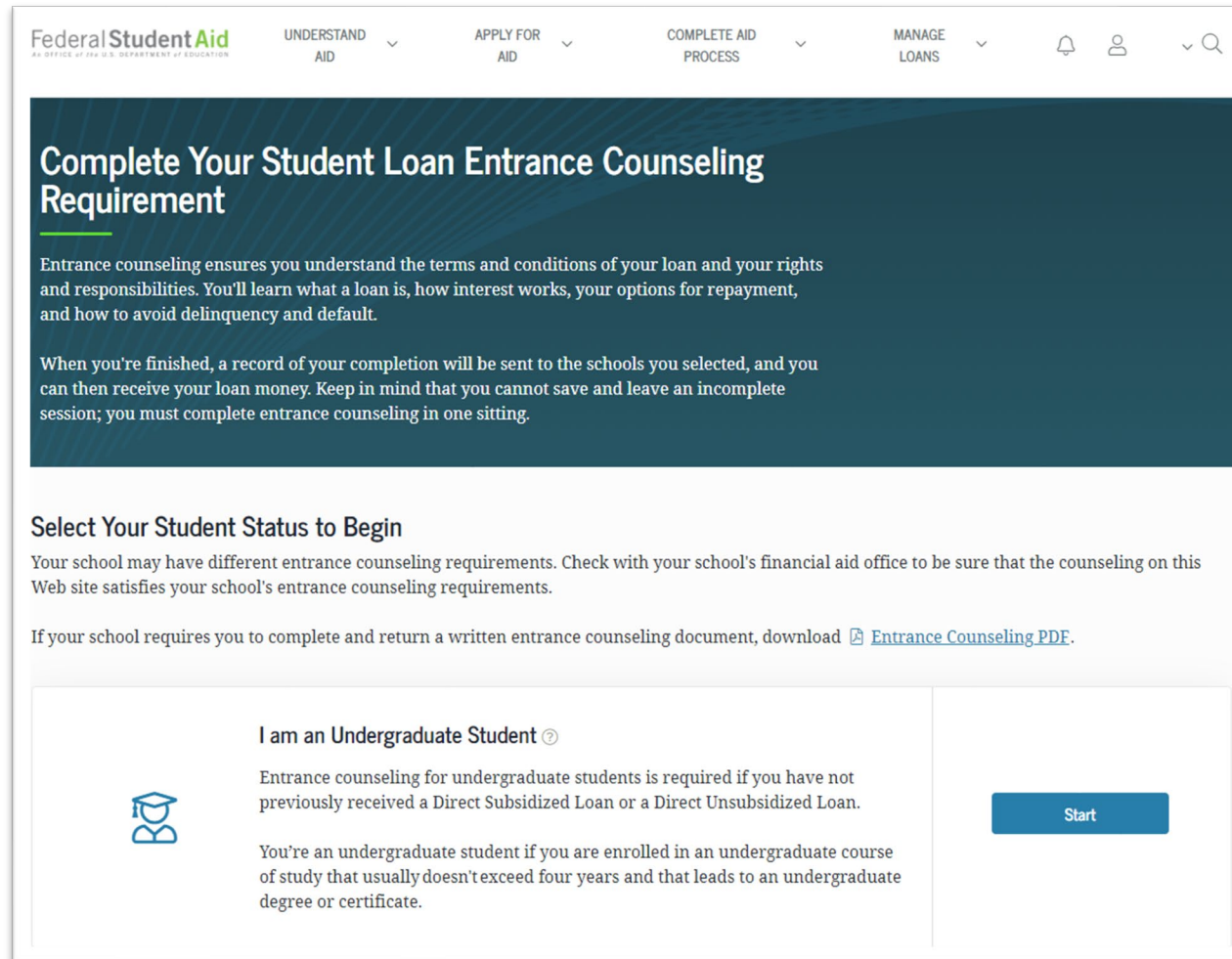
We'll review Loan Entrance Counseling first

The screenshot shows the top navigation bar of the Federal Student Aid website. The logo 'Federal Student Aid' is on the left, with the tagline 'AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION'. To the right are four main menu items: 'FAFSA® Form', 'Loans and Grants', 'Loan Repayment', and 'Loan Forgiveness', each with a downward arrow. Further right are 'Log In' and 'Create Account'. Below the navigation bar is a grid of links. The 'Loans and Grants' section is expanded, showing a list of links. The link 'Loan Entrance Counseling' is circled in red.

Get a Loan	Get a Grant	Tools and Calculators	Learn About Loans and Grants
Undergraduate and Graduate Loans	Pell Grants	Federal Student Aid Estimator	How Financial Aid Works
PLUS Loans: Grad PLUS and Parent PLUS	TEACH Grants	Loan Simulator	Financial Aid Eligibility
Master Promissory Note (MPN)			Loans, Grants, and Work-Study
Loan Entrance Counseling			
Annual Student Loan Acknowledgment			
PLUS Credit Counseling			
Endorse a PLUS Loan			
Appeal a Credit Decision			

Once you click on 'Loan Entrance Counseling', you'll be taken to an intro page.

After reviewing, click on the Start button next to 'I am an Undergraduate Student'.



The screenshot shows the Federal Student Aid website interface. At the top, there is a navigation bar with the logo and several menu items: 'UNDERSTAND AID', 'APPLY FOR AID', 'COMPLETE AID PROCESS', and 'MANAGE LOANS'. Below the navigation bar is a dark teal banner with the heading 'Complete Your Student Loan Entrance Counseling Requirement'. The banner contains text explaining the purpose of entrance counseling and the consequences of not completing it. Below the banner, there is a section titled 'Select Your Student Status to Begin' with a paragraph of instructions and a link to a PDF document. At the bottom, there are two selection options. The first option, 'I am an Undergraduate Student', is highlighted and includes a blue 'Start' button. The second option is partially visible.

Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

UNDERSTAND AID | APPLY FOR AID | COMPLETE AID PROCESS | MANAGE LOANS

Complete Your Student Loan Entrance Counseling Requirement

Entrance counseling ensures you understand the terms and conditions of your loan and your rights and responsibilities. You'll learn what a loan is, how interest works, your options for repayment, and how to avoid delinquency and default.

When you're finished, a record of your completion will be sent to the schools you selected, and you can then receive your loan money. Keep in mind that you cannot save and leave an incomplete session; you must complete entrance counseling in one sitting.

Select Your Student Status to Begin

Your school may have different entrance counseling requirements. Check with your school's financial aid office to be sure that the counseling on this Web site satisfies your school's entrance counseling requirements.

If your school requires you to complete and return a written entrance counseling document, download [Entrance Counseling PDF](#).

I am an Undergraduate Student ⓘ

Entrance counseling for undergraduate students is required if you have not previously received a Direct Subsidized Loan or a Direct Unsubsidized Loan.

You're an undergraduate student if you are enrolled in an undergraduate course of study that usually doesn't exceed four years and that leads to an undergraduate degree or certificate.

Start

The overview page gives you a breakdown of the topics covered in each module.

Click on the Continue button to move to the first module.

The screenshot shows the 'Federal Student Aid' website interface. At the top, there is a navigation bar with the logo and four main menu items: 'UNDERSTAND AID', 'APPLY FOR AID', 'COMPLETE AID PROCESS', and 'MANAGE LOANS'. To the right of these are icons for a notification bell, a user profile, and a search magnifying glass. The main content area is titled 'Entrance Counseling Overview' with a clock icon indicating a duration of '20 - 30 Minutes'. Below the title, a paragraph explains that entrance counseling is required for students who have not previously received a subsidized/unsubsidized loan or PLUS loan (graduate/professional students only) under the Direct Loan Program or Federal Family Education Loan (FFEL) Program. The central part of the page is a box titled 'What You'll Learn and Do in Entrance Counseling' which lists four modules: 'Notify Your School' (with a school icon), 'Learn What School Costs and How to Pay for It' (with a dollar sign icon), 'Prepare for Successful Repayment' (with a checklist icon), and 'Check Your Skills' (with a question mark icon). To the right of this list is a circular graphic containing a book icon with a dollar sign above it. At the bottom of the page, there are two buttons: 'Exit' and 'Continue'.

Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION





UNDERSTAND AID | APPLY FOR AID | COMPLETE AID PROCESS | MANAGE LOANS


Entrance Counseling Overview

🕒 20 - 30 Minutes

Entrance Counseling is required for students who have not previously received a subsidized/unsubsidized loan or PLUS loan (graduate/professional students only) under the Direct Loan Program or Federal Family Education Loan (FFEL) Program.

What You'll Learn and Do in Entrance Counseling

-  **Notify Your School**
Select the school(s) you'd like to notify of your counseling completion. If you'll be transferring schools, be sure to add those too.
-  **Learn What School Costs and How to Pay for It**
Understand what your education will cost and the options available to cover those costs, including borrowing federal student loans.
-  **Prepare for Successful Repayment**
Understand your repayment obligation and what it means to take out a federal student loan.
-  **Check Your Skills**
Review what you've learned with a few short knowledge checks.



[Exit](#) [Continue](#)

You will need to indicate what schools you want to notify that you completed Loan Entrance Counseling.

If you are already associated with a school, it will appear here. Click the Add button

Let's Notify Your School

Select up to three schools you want to notify of your entrance counseling completion.

Notify a School

Find the school you want to notify when you completed Entrance Counseling.

Select from associated schools

Search for a school

School Code
G02335

Riverland Community College
1900 EIGHTH AVENUE NORTHWEST, AUSTIN, MN
559121473

+ Add

School(s) You Selected to Notify

The school(s) you selected below will receive notification that you successfully completed entrance counseling.

School Code
G02335

Riverland Community College
1900 EIGHTH AVENUE NORTHWEST, AUSTIN, MN
559121473

- Remove

Previous

Continue

If you are NOT already associated with a school, search for it here.

Let's Notify Your School

Select up to three schools you want to notify of your entrance counseling completion.

Notify a School

Find the school you want to notify when you completed Entrance Counseling.

Select from associated schools

Search for a school

U.S. Schools/U.S. Territory Schools

Non U.S. Schools

Choose a State

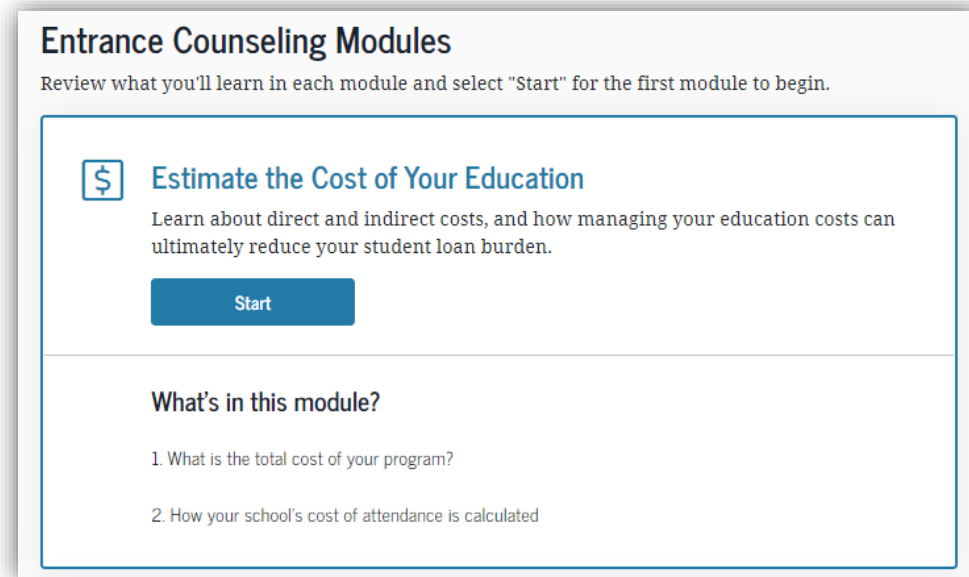
Type Response

Once the school(s) is/are added, click on the Continue button.

In each of the modules you will be presented with information regarding your rights and responsibilities for student loans.

You will also be presented with several calculators so you can evaluate different scenarios.

The counseling is informational only, you are not committing to a re-payment plan.



Entrance Counseling Modules
Review what you'll learn in each module and select "Start" for the first module to begin.

\$ Estimate the Cost of Your Education
Learn about direct and indirect costs, and how managing your education costs can ultimately reduce your student loan burden.

[Start](#)

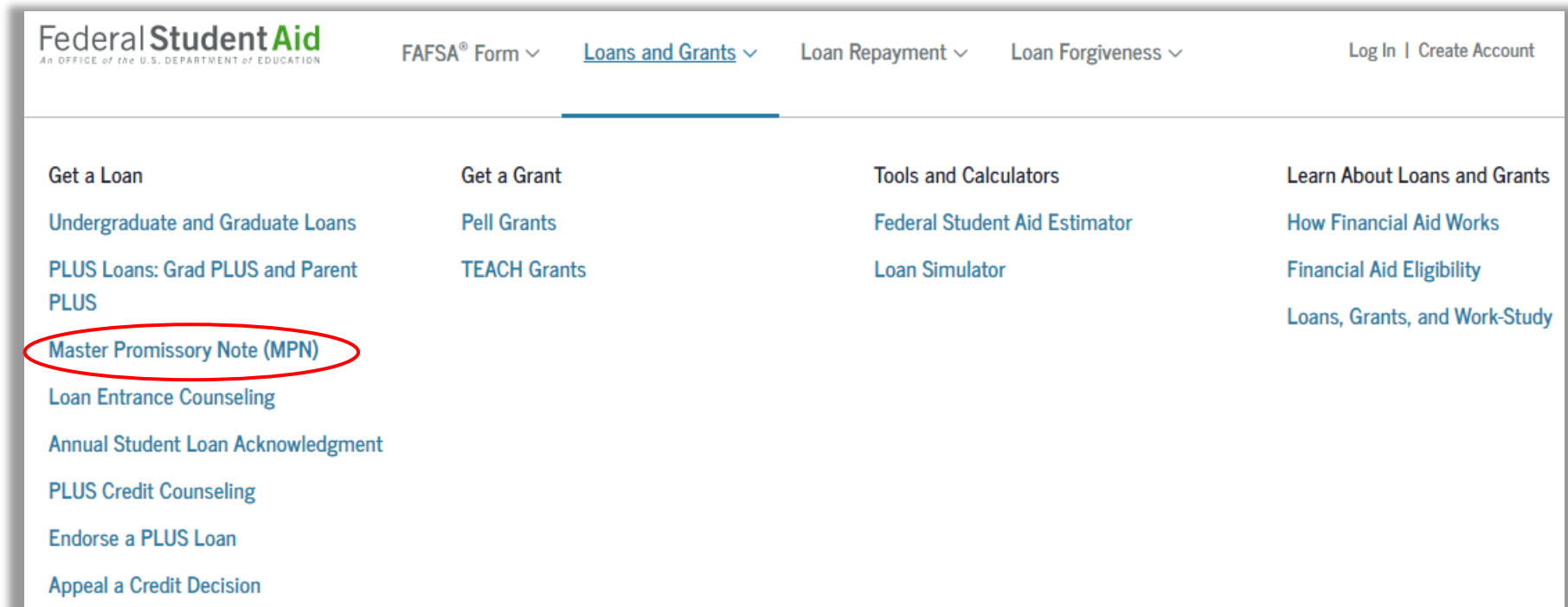
What's in this module?

1. What is the total cost of your program?
2. How your school's cost of attendance is calculated

At the end of the Entrance Counseling, you will receive a confirmation.

Master Promissory Note (MPN)

To start the MPN, hover over the 'LOANS AND GRANTS' menu item, select Master Promissory Note (MPN) from the left column



The screenshot shows the Federal Student Aid website interface. At the top left is the logo for Federal Student Aid, an office of the U.S. Department of Education. To the right of the logo are navigation links: FAFSA® Form, Loans and Grants (highlighted with a blue underline), Loan Repayment, and Loan Forgiveness. On the far right, there are links for Log In and Create Account. Below the navigation bar, a dropdown menu is open under 'Loans and Grants', displaying a grid of options. The 'Master Promissory Note (MPN)' option in the first column is circled in red. Other options include 'Get a Loan', 'Undergraduate and Graduate Loans', 'PLUS Loans: Grad PLUS and Parent PLUS', 'Loan Entrance Counseling', 'Annual Student Loan Acknowledgment', 'PLUS Credit Counseling', 'Endorse a PLUS Loan', and 'Appeal a Credit Decision' in the first column; 'Get a Grant', 'Pell Grants', and 'TEACH Grants' in the second column; 'Tools and Calculators', 'Federal Student Aid Estimator', and 'Loan Simulator' in the third column; and 'Learn About Loans and Grants', 'How Financial Aid Works', 'Financial Aid Eligibility', and 'Loans, Grants, and Work-Study' in the fourth column.

Get a Loan	Get a Grant	Tools and Calculators	Learn About Loans and Grants
Undergraduate and Graduate Loans	Pell Grants	Federal Student Aid Estimator	How Financial Aid Works
PLUS Loans: Grad PLUS and Parent PLUS	TEACH Grants	Loan Simulator	Financial Aid Eligibility
Master Promissory Note (MPN)			Loans, Grants, and Work-Study
Loan Entrance Counseling			
Annual Student Loan Acknowledgment			
PLUS Credit Counseling			
Endorse a PLUS Loan			
Appeal a Credit Decision			

Read the information on the intro page carefully, click on the Start button for an Undergraduate Student

Master Promissory Note (MPN)

The *Master Promissory Note (MPN)* is a legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Department of Education. It also explains the terms and conditions of your loan(s).

You may receive more than one loan under an MPN over a period of up to 10 years to pay for your or your child's educational costs, as long as the school is authorized to use the MPN in this way and chooses to do so.

The school will tell you which loans, if any, you are eligible to receive.

Choose the Direct Loan MPN you want to preview or complete



I'm an Undergraduate Student

MPN for Subsidized/Unsubsidized Loans

Use this MPN for Direct Subsidized Loans and Direct Unsubsidized Loans available to eligible undergraduate students. [Learn More](#)

Start

OMB No. 1845-0007 • Form Approved



What do I need?

- Verified username and password (FSA ID)
- School Name
- Permanent/Mailing Address
- Contact Information
- Reference Information

You will need these items to complete the MPN.

Most of your information will be pulled in from your FSA ID, you'll need to review and confirm.

You will need to select the school(s) you wish to notify that you have completed the MPN.

School Information


Select a school to notify

U.S. Schools/U.S. Territory Schools

Non U.S. Schools

Choose a State


Search School By Name

 The school you selected is participating in the electronic Master Promissory Note (MPN) process.

School Name
RIVERLAND COMMUNITY COLLEGE

School Code/Branch
G02335

School Address
1900 EIGHTH AVENUE
NORTHWEST
AUSTIN, MN 559121473

 Remove this school

Read the information regarding References carefully.

You will need their name, address and phone number, emails are optional.

Reference Information

Enter the requested information for two persons with different U.S. addresses who do not live with you and who have known you for at least three years. The references should be people who will be able to help us contact you in the future if we are unable to reach you. References are only used for this purpose and are never required to repay your loan.

Please note the following information about your references:

- The first reference should be a parent or legal guardian.
- References must have different addresses and telephone numbers.
- References who live outside the United States are not acceptable.
- If the reference does not have a telephone number, or email address, or does not wish to provide an email address, enter N/A.
- Providing an email address for a reference is optional. If you provide an email address for a reference, we may use it to communicate with the reference.

There are five pages of *Agreements*, review each one carefully.

Master Promissory Note

For Undergraduate Students Requesting Direct Subsidized/Unsubsidized Loans

Information References **3 Agreements** 4 Review & Edit 5 Submit

Agreements

MPN Agreement *(1 of 5)*

Borrower Request, Certifications, Authorizations, and Understandings

I request a total amount of Direct Subsidized Loans and/or Direct Unsubsidized Loans under this Master Promissory Note (MPN) that cannot be more than the maximum amounts I am eligible to receive, as provided under federal law and explained in the MPN Terms and Conditions and in the Borrower's Rights and Responsibilities Statement that accompanies this MPN.

Note: Item 13, on the fifth page of the *Agreements*, lists the authorized expenses that you may use your loan funds on.


You will be able to Review and Edit the information you have entered prior to submitting it.

Master Promissory Note

For Undergraduate Students Requesting Direct Subsidized/Unsubsidized Loans

Information References Agreements **4** Review & Edit 5 Submit

Review & Edit

Contact Information Edit 

If something is incorrect, click on the Edit button to fix it.

On the Sign and Submit page...

Promises

I promise to pay to ED the full amount of all loans that I receive under this MPN in accordance with the terms of the MPN, plus interest and any other charges and fees that I may be required to pay under the terms of the MPN.

If I do not make a payment on a loan made under this MPN when it is due, I promise to pay reasonable collection costs, including but not limited to attorney fees, court costs, and other fees.

I promise that I will not sign this MPN before reading the entire MPN, even if I am told not to read it, or told that I am not required to read it.

- My signature certifies that I have read, understand, and agree to the terms and conditions of the MPN, including the Borrower Request, Certifications, Authorizations, and Understandings, the MPN Terms and Conditions, and the Borrower's Rights and Responsibilities Statement.

Sign and Submit

I understand that more than one loan may be made to me under this MPN. I understand that by accepting any disbursement issued at any time under this MPN, I agree to repay the loan associated with that disbursement.

First Name

Middle Initial - optional

Last Name

The time and date of your signature will be recorded and included as part of your completed MPN.

...you will need to agree to the 'Promises'

Enter your name again for your signature.

You will receive a confirmation after you click on the Submit button.

To review copies of your MPN or other documents, hover on the arrow next to your name in the upper right corner, then click on Documents from the drop-down menu.

Select a document from the drop-down list.

The screenshot shows the Federal Student Aid website interface. At the top left is the logo for Federal Student Aid, an office of the U.S. Department of Education. Navigation links for FAFSA Form, Loans and Grants, Loan Repayment, and Loan Forgiveness are visible. In the top right corner, there is a user profile icon with a dropdown arrow, a search icon, and a notification bell icon. The dropdown menu is open, showing options: Dashboard, My Activity, My Aid, My Documents (circled in red), My Enrollment, Settings, and Log Out. The main content area is titled 'My Documents' and features a 'Completed Documents' section with a '- Select -' dropdown menu. Below this, a document icon is shown next to the text 'Select a document type from the dropdown above.' A list of document types is provided, with 'Master Promissory Note (MPN)' circled in red. Other document types include Student Aid Report (SAR) on FAFSA Application page, Loan Counseling, Direct PLUS Loan Application, Completed Endorser Addendum, TEACH Grant, and Annual Student Loan Acknowledgment.

Federal Student Aid
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FAFSA® Form ▾ Loans and Grants ▾ Loan Repayment ▾ Loan Forgiveness ▾

Dashboard
My Activity
My Aid
My Documents
My Enrollment
Settings
Log Out

My Documents

Completed Documents

Select a document type from the dropdown above.

- [Student Aid Report \(SAR\) on FAFSA® Application page](#)
- Loan Counseling
- **Master Promissory Note (MPN)**
- Direct PLUS Loan Application
- Completed Endorser Addendum
- TEACH Grant
- Annual Student Loan Acknowledgment