



Entrance Loan Counseling Procedures

Please review the following steps prior to beginning entrance counseling.

Failure to complete entrance counseling or to sign a MPN within 10 business days of submitting a Direct Loan Request form will result in cancellation of the application.

Where Do I Start?

- Access *StudentLoans.gov* from SCC's financial aid homepage www.sccsc.edu/financialaid.
- To the right under **Direct Loan Information** click on **Entrance Loan Counseling**.
- To sign in you will need your social security number (SSN), first two characters of your last name, your date of birth (mm/dd/yyyy) and your Federal Student Aid PIN.
- Before you begin, you will need to verify your personal information and select your preference for future correspondence.
- Select "Complete Entrance Counseling" and when prompted for a counseling type, select "I am an undergraduate student".

What to Expect During the Entrance Counseling Session?

- Each counseling session page will provide you with information about Federal Direct Loans. There will be a quiz at the end of each section. 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 quiz you will be taken to the completion verification 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 access *StudentLoans.gov* by returning to www.sccsc.edu/financialaid and to the right under **Direct Loan Information** click on **Sign Your Master Promissory Note**.
- To sign in you will need your social security number (SSN), first two characters of your last name, your date of birth (mm/dd/yyyy) and your Federal Student Aid PIN. 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.*
- The MPN must be completed in a single session. Please allow approximately 30 minutes to complete the MPN.

When Will My Loan Be Available?

- Your loan is originated with the U.S. Department of Education after you complete your Direct Loan Request form and it is determined that you meet all eligibility requirements. Even though your award letter may reflect a Direct Loan, the proceeds will not be reflected in your estimated financial aid on Student Account Balance until you complete entrance counseling and sign a MPN.

Need Additional Information?

- For basic information and terminology about personal finances that will help you become financially independent and self-reliant through college and beyond, visit our website at www.sccsc.edu/resources/dev/money.
- You may send an email to FA-Questions@sccsc.edu. Please allow 1 business day for a response.