



DIRECT STUDENT LOAN INSTRUCTIONS

North Country has determined you are eligible for a Federal Stafford Loan. Required paperwork is completed online to SAVE YOU TIME and eliminates errors associated with the paper process! Under the Direct Loan program, the funds for your loan come directly from the federal government, NOT from a bank credit union, or other lending institution.

Students who are requesting a student loan for the 2011-2012 academic year will be required to complete a Master Promissory Note and Entrance Loan Counseling, even if you have already completed this in the past! The steps to complete this process are listed below. **Please note: If these steps are not completed, your loan funds will not be sent to the College and you will be billed.**

You will need your “Federal PIN” to complete the MPN.

If you do not already have a Federal PIN,

Please apply for one now by logging onto www.pin.ed.gov.

1) Complete the “Entrance Loan Counseling”

- Log onto www.StudentLoans.gov.
- Sign in with First/Last Name, Social Security Number, Date of Birth and your FSA PIN
- Please enter your preferred email address for correspondence
- When you enter that information, You will be automatically be routed to complete the Entrance Counseling.
- Identify yourself as an Undergraduate Student (regardless if you have already earned prior degrees)
- Choose your school, we’re listed as “NORTH COUNTRY COMMUNITY COLLEGE”
- Read each section and answer the questions at the each of the 16 sections
- When you have completed the questions, click on the “Borrowers Rights and Responsibilities”
- Read through the information and accompanying charts
- Click on the SUBMIT button
- Then click on “You can submit a Master Promissory Note”

2) Select the type of **DIRECT LOAN MASTER PROMISSORY NOTE. ALL STUDENT LOANS WILL BE THE FIRST OPTION, SUBSIDIZED/UNSUBSIDIZED (a step-by-step example of the MPN is available for you to view at <http://www.ifap.ed.gov/codcbt/CODCBT.html> under e-MPN online simulations)**

THE MPN HAS FOUR STEPS

STEP 1	PERSONAL INFORMATION
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Log onto www.StudentLoans.gov.

- Enter in all your personal information.
- *Please note: YOU MUST ENTER A PHYSICAL ADDRESS, POST OFFICE (PO) BOXES ARE NOT VALID
- Add our school again, we are again listed as “NORTH COUNTRY COMMUNITY COLLEGE”

STEP 2	PERSONAL REFERENCES
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- Please read the restrictions on references.
- Enter information for two references-note that only one reference may be a parent.
- *Please note: YOU MUST ENTER A PHYSICAL ADDRESS, POST OFFICE (PO) BOXES ARE NOT VALID

STEP 3	TERMS & CONDITIONS
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- Read Section C and proceed to Section D by clicking the 
- Read Section D and proceed to Section E by clicking the 
- Read Section E and proceed to Section F by clicking the 
- Read Section F and proceed to Section G by clicking the 
- Section G requires that you check the box indicating that you have reviewed the information, terms and conditions.

STEP 4	REVIEW and SIGN
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- Review the personal information, school information and personal reference information.
- Then you can type your first name, middle initial, and last name and click on the SIGN .
- Review your MPN before submitting, click on the HTML Version
- Then click on continue
- You will then receive an email automatically confirming that completion of your MPN
- View the PDF, scroll all the way to the bottom to view the transaction history
- Print or save and keep for your records.

Congratulations! You have completed the necessary requirements for your Direct Student Loan(s).

If you are not interested in borrowing a student loan after this is completed, you must notify the Financial Aid Office to cancel your student loan by calling **518-891-2915 ext 688** or email finaid@nccc.edu.