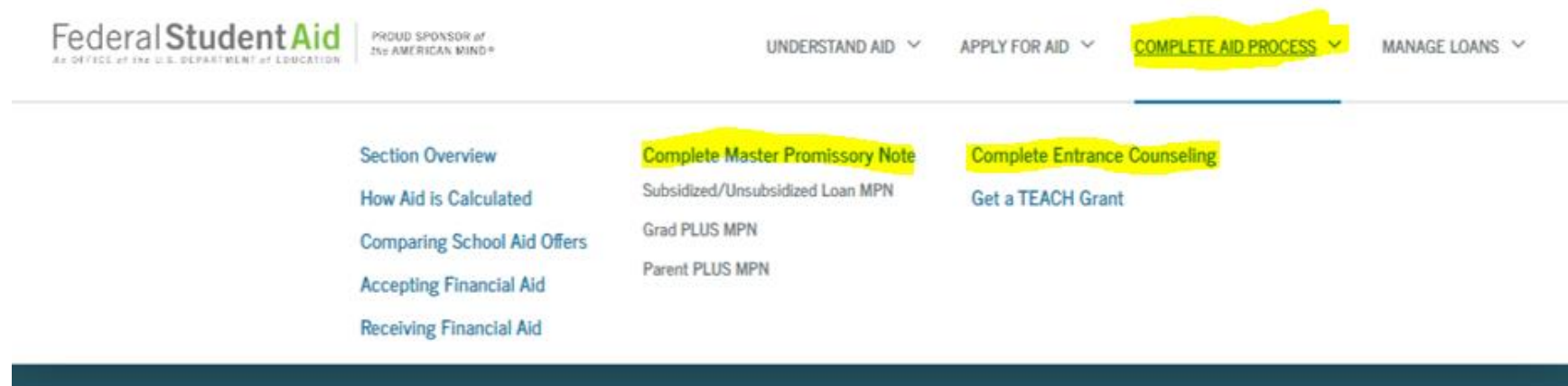


# How To Accept Student Loans On MYUTPB

**STEP 1:** Go to [WWW.studentaid.gov](http://WWW.studentaid.gov) and log in using your FSA ID. From the homepage click on **COMPLETE AID PROCESS** to bring the drop down menu for options to **COMPLETE MASTER PROMISSORY NOTE AND ENTRANCE COUNSELING**

## HOMEPAGE



## Next Steps

There are a few more steps in the financial aid process.

- 01 Get Informed**  
[Find out how aid is calculated](#)
- 02 Compare Aid Offers**  
[Review schools' financial aid packages](#)
- 03 Reply to Aid Offer**  
[Accept aid from your chosen school](#)
- 04 Sign Loan Agreement**  
[Complete a Master Promissory Note \(MPN\)](#)
- 05 Complete Entrance Counseling**  
Before your [first loan](#) or [TEACH Grant](#), complete counseling

**STEP 2:** Click on **Complete Entrance Counseling** from the drop down menu, Review the items you will need to complete the entrance counseling, click Start.

## COMPLETE COUNSELING

### Entrance Counseling

#### What is Entrance Counseling?

If you have not previously received a Direct Loan or Federal Family Education Loan (FFEL), the Federal Government requires you to complete entrance counseling to ensure that you understand the responsibilities and obligations you are assuming.

If you are completing entrance counseling to borrow a loan as an undergraduate student, then the entrance counseling will fulfill counseling requirements for Direct Subsidized Loans and Direct Unsubsidized Loans.

If you are completing entrance counseling to borrow a loan as a graduate or professional student, the entrance counseling will fulfill counseling requirements for Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans.

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

Complete Entrance Counseling

START

#### Who should complete this?

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.

#### How long will it take?



The entire counseling process must be completed in a single session. Most people complete counseling in 20-30 minutes.

#### What do I need?

- School Name
- Details on your income, financial aid, and living expenses



**Step 3:** Click on **Complete Master Promissory Note** from the drop down menu, *Click start for the MPN that states for subsidized/unsubsidized loans.*

## MASTER PROMISSORY NOTE (MPN)

### What is a Master Promissory Note?

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). Unless your school does not allow more than one loan to be made under the same MPN, you can borrow additional Direct Loans on a single MPN for up to 10 years.

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

### Select the type of Direct Loan MPN you would like to preview or complete

#### MPN for Subsidized/Unsubsidized Loans

Use this MPN for Direct Subsidized or Direct Unsubsidized Loans available to eligible undergraduate or graduate/professional students.

Students must be logged in with their own [FSA ID](#).

[Learn More](#)

[Preview a read-only version of the Subsidized/Unsubsidized MPN](#)

START

OMB No. 1845-0007 • Form Approved

#### PLUS MPN for Graduate/Professional Students

Use this MPN for Direct PLUS Loans available to eligible graduate/professional students.

Students must be logged in with their own [FSA ID](#).

[Learn More](#)

[Preview a read-only version of the PLUS MPN for Graduate/Professional Students](#)

Graduate students should request unsubsidized loans up to their full eligibility. You may need to complete a Direct Subsidized/Unsubsidized Master Promissory Note.

START

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**Step 4:** Log into your MyUTPB student portal and select **Financial Aid**. If you have not already accepted your loans you should see an outstanding offer.



Select **Accept/Decline** from the menu on the left side of the screen. Then click on the pencil icon so that you can edit your response to either accept/reduce your awards or decline the awards.

