



## Master Promissory Note (MPN) and Entrance Counseling

The Master Promissory Note (MPN) serves as the official legal document for the lender. By signing an MPN the student is authorizing the lender to provide student loan funds as well as promising to pay those funds back to the lender at the appropriate time.

The MPN is valid for 10 years. Therefore this step needs to be completed only once for each student (as opposed to the [FAFSA](#), which needs to be renewed annually).

### How do I complete an MPN?

1. Go to <https://studentloans.gov>.
2. Click on "Sign In."
3. Log-in with the same information used for the FAFSA (if you do not have your 4-digit PIN, you can request a duplicate at [www.pin.ed.gov](http://www.pin.ed.gov)).
4. Click on "Complete Master Promissory Note."
5. Click on "Subsidized/Unsubsidized" ("Graduate PLUS" should only be completed for a PLUS loan).
6. Complete each required step and submit the completed form.

Entrance Counseling is required by the federal government for all students borrowing loans for the first time at Denver Seminary. This step is generally completed online and is valid for 10 years. Therefore this step needs to be completed only once for each student (as opposed to the [FAFSA](#), which needs to be renewed annually).

### How do I complete Entrance Counseling?

1. Go to <https://studentloans.gov>.
2. Click on "Sign In."
3. Log-in with the same information used for the FAFSA (if you do not have your 4-digit PIN, you can request a duplicate at [www.pin.ed.gov](http://www.pin.ed.gov)).
4. Click on "Complete Entrance Counseling."
5. Follow the directions and answer all required questions in order to fully complete this step.

### Application Process Complete?

There are no further application steps required to obtain student loans once the following steps have all been completed:

- The [FAFSA](#).
- Loans have been accepted through the [Award Letter](#).



- Master Promissory Note (MPN).
- Entrance Counseling.

Once all these steps are complete your loans will appear on your student account as "pending aid." You are financially cleared for all pending aid. Loans will be disbursed to your account as early as 10 days prior to the start of the semester. Refund checks are mailed from the business office the Friday after a credit balance has been created.