



## Federal Direct Subsidized/Unsubsidized and Graduate Plus Loans Entrance Counseling & Master Promissory Note

Prior to applying a Federal Direct Loan to your student account, Entrance Loan Counseling and a Master Promissory Note must be completed. The steps teach you about the loan and act as your commitment for repayment.

1. Visit [StudentAid.gov](https://studentaid.gov)
2. Login using your Federal Student Aid (FSA) ID and password
3. Sign a Master Promissory Note for each loan and complete Entrance Loan Counseling
4. Accept the loans you plan to borrow in your UCDAccess portal

The screenshot shows the Federal Student Aid website. At the top, there is a navigation bar with links for UNDERSTAND AID, APPLY FOR AID, COMPLETE AID PROCESS, and MANAGE LOANS. The main heading is "You Are America's Smartest Investment". Below this, there is a section for "POPULAR TOPICS" with several links. Two links are highlighted with red boxes: "Complete a Loan Agreement (Master Promissory Note)" and "Complete Loan Entrance Counseling".

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

### You Are America's Smartest Investment

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 each year.

[Log In](#) [Create Account](#)

- Corinthian/Manriquez Court Case
- Complete the FAFSA® Form
- Explore Ways to Lower Payments
- Learn About Loan Forgiveness
- Find Out How to Make a Payment

**Considering School**  
*I'm thinking about going to college or a career school.*

**In School**  
*I'm in the process of earning a degree or certificate.*

**Parent**  
*I want to help my child pay for college.*

**In Repayment**  
*I have loans I need to repay.*

### We're here to help you access and manage your financial aid.

If you filled out the FAFSA® form, you may have been offered grants, work-study, and loans. Before you receive a loan or TEACH Grant, you must complete counseling and carefully review and sign your agreement.

#### POPULAR TOPICS

- [Renew Your FAFSA® Form](#)
- [Apply for a PLUS Loan for Graduate School](#)
- [Complete a Loan Agreement \(Master Promissory Note\)](#)
- [Complete Loan Entrance Counseling](#)
- [Use the Repayment Estimator](#)
- [Complete TEACH Grant Counseling and Agreement to Serve](#)

### Completion Tips

- Direct Lending will notify CU Denver of completed steps within 3-5 business days
- Once loan requirements have been met, UCDAccess portal To Do List items will display in a *Completed* status.
- If borrowing Unsubsidized and Graduate Plus Loans, a Master Promissory Note must be signed for each loan. If you successfully appealed a credit decision or another party endorsed (co-signed) your loan, you will be required to complete PLUS Loan Counseling online.