Entrance Loan Counseling and Master Promissory Note

Before borrowing any federal student loans, eligible students are required to complete **Loan Entrance Counseling (LEC)** and a **Master Promissory Note (MPN)** for Talladega College prior to the loans being disbursed to the student’s account. Students will need to visit [www.studentloans.gov](http://www.studentloans.gov) and log in with their FSA ID used to sign their FAFSA. Once logged in, the first two links in the center of the page will direct students to 'Complete Counseling' and 'Complete a Master Promissory Note.' Once on file, entrance counseling has no expiration date and the MPN is valid for ten years as long as the student is borrowing loans.

### Step 1: Complete Master Promissory Note

- **Collect the information you need to e-sign your MPN:**
  - Your driver's license number
  - The name, address, telephone number and e-mail address (if available) of two adults with different U.S. addresses, the first of which should be a parent or legal guardian
  - Your federal FSA ID that you used to sign your FAFSA. If you do not remember your FSA ID, you can use the ‘Forgot FSA ID’ links on the website, visit [www.studentaid.gov/fsaid](http://www.studentaid.gov/fsaid), or call the FSA Hotline at (800)433-3243.

- **Go to [www.StudentLoans.gov](http://www.StudentLoans.gov) and click the blue “Log In” icon.**
  - Select "Complete a Master Promissory Note"
  - Select the Subsidized/Unsubsidized loan type
  - Follow the steps to complete your MPN
  - You must hit the **SUBMIT BUTTON TO OFFICIALLY SUBMIT YOUR MPN.**
  - You will receive an email confirming the completion of your MPN.

### Step 2: Complete Loan Entrance Counseling

- **Collect the information you need to e-sign your Loan Entrance Counseling:**
  - Your driver's license number
  - Your federal FSA ID that you used to sign your FAFSA. If you do not remember your FSA ID, you can use the ‘Forgot FSA ID’ links on the website, visit [www.studentaid.gov/fsaid](http://www.studentaid.gov/fsaid), or call the FSA Hotline at (800)433-3243.

- **Go to [www.StudentLoans.gov](http://www.StudentLoans.gov) and click the blue “Log In” icon.**
  - Select "Complete Counseling"
  - Select the Subsidized/Unsubsidized loan type
  - Answer each question throughout the counseling session.
  - You must hit the **SUBMIT BUTTON TO OFFICIALLY SUBMIT YOUR ENTRANCE COUNSELING.**

- You will receive an email confirming the completion of your Entrance Counseling.

### THINGS TO REMEMBER

1. Within 48 hours after you complete the Loan Entrance Counseling and sign the MPN, the U.S. Department of Education will send an electronic notification to the Talladega College Financial Aid Office. You will also receive a disclosure statement from the U.S. Department of Education providing specific information about your direct loan(s), including loan amount, fees, and the expected disbursement dates.
2. Please check your MyTalladega student account to see if the loan(s) have been disbursed to your student account. Loans cannot be processed after the academic year ends or if the student ceases to be enrolled at least half-time.
3. If you have any questions while completing the MPN and/or Entrance Counseling, you may call the Direct Loan Organization Center at 1-800-557-7394.