

LOAN INSTRUCTIONS

Federal Direct FORD Loan
Subsidized/Unsubsidized

Perkins Loan

HPSL
Health Professions Student Loan

*You will need your Federal Student Aid ID (FSA ID) to complete these requirements.
If you don't have a FSA ID or can't find yours, apply for one now at <https://fsaid.ed.gov>.*

If you had a Federal Direct FORD Loan last academic year, you have already completed a Master Promissory Note and an Entrance Counseling session.

ENTRANCE COUNSELING and PROMISSORY NOTE (MPN)

<http://studentloans.gov>

Under "Manage My Direct Loan" select SIGN IN.

FSA ID required

- New borrowers and repeat borrowers who have not previously completed this Federal Direct Loan requirement must complete the Direct Loan Master Promissory Note and an Online Entrance Counseling session.

If you have trouble with the promissory note or entrance counseling session, e-mail financialaid@pacific.edu or call (209)946-2421.

STUDENT LOAN ENTRANCE INTERVIEW COUNSELING & PROMISSORY NOTE

FSA ID required

- When your Perkins promissory note is ready, the Student Loans billing servicer, ECSI, will send detailed instructions to your Pacific e-mail address.
- To access and complete your entrance interview and promissory note, click on the link in the e-mail.

If you have trouble with this process, contact the Student Loans Office at studentloans@pacific.edu or (209) 946-2446.

STUDENT LOAN ENTRANCE INTERVIEW COUNSELING & PROMISSORY NOTE

- When your HPSL promissory note is ready, the Student Loans billing servicer, ECSI, will send detailed instructions to your Pacific e-mail address.
- To access and complete your entrance interview and promissory note, click on the link in the e-mail.

If you have trouble with this process, e-mail studentloans@pacific.edu or call (209)946-2446.

PLUS Loans

Parent PLUS or Graduate/Professional PLUS

The Financial Aid Office will begin processing PLUS applications after April 15.

- Federal Direct PLUS applications are subject to approval by the Direct Loan Origination Center (LOC).
- After a PLUS is approved, new borrowers must complete an electronic **Master Promissory Note**. New Grad PLUS borrowers are also required to complete an online **Entrance Counseling Session**.
- If you are applying for a PLUS Loan, we will send you complete instructions after the LOC notifies us of the status of your application.

Loan funds will be deposited in your student account in equal payments—one payment per term. Documents listed as established and/or incomplete must be turned in before you can get your loans. For information about interest rates, repayment, and other terms of borrowing, see the *Financial Aid Award Policy* booklet.