



THE KING'S COLLEGE  
NEW YORK CITY

## 2020-2021 Stafford Loan Instructions

To apply for the Stafford loan first complete and submit the [FAFSA](#).

1. Go to <https://studentaid.gov/> and follow the steps below. You will need to Log In using your FSA ID.

The screenshot shows the Federal Student Aid website. The header includes the logo and navigation links: UNDERSTAND AID, APPLY FOR AID, COMPLETE AID PROCESS, and MANAGE LOANS. The main content area is titled 'How do I get a federal student loan?' and includes a 'SHARE LINK' button. The text explains that to apply for a federal student loan, one must first complete and submit a Free Application for Federal Student Aid (FAFSA®) form. It states that based on the results of the FAFSA form, the college or career school will send a financial aid offer, which may include federal student loans. Before receiving loan funds, students are required to complete entrance counseling and sign a Master Promissory Note. The page concludes by advising students to contact the financial aid office at their school for more details.

FederalStudentAid  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

UNDERSTAND AID ▾ APPLY FOR AID ▾ COMPLETE AID PROCESS ▾ MANAGE LOANS ▾ Log In | Create Account

making your scheduled loan payments. Your servicer has several options available to help you keep your loan in good standing.

### How do I get a federal student loan?

🔗 SHARE LINK

To apply for a federal student loan, you must first complete and submit a [Free Application for Federal Student Aid \(FAFSA®\) form](#). Based on the results of your [FAFSA form](#), your college or career school will send you a financial aid offer, which may include federal student loans. Your school will tell you how to accept all or a part of the loan.

Before you receive your loan funds, you will be required to

- complete [entrance counseling](#), a tool to ensure you understand your obligation to repay the loan; and
- sign a [Master Promissory Note](#), agreeing to the terms of the loan.

Contact the [financial aid office](#) at the school you are planning to attend for details regarding the process at your school.

If you do not have an FSA ID, please skip to the last page for instructions on how to create one.

## 2. Log In using your FSA ID.

### 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

**LOG IN TO START**

[Start Demo](#)

#### 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.

- a. Select School State: "NEW YORK". Select School Name: We will be listed as "**KING'S COLLEGE (THE)**".

#### Add School to Notify

Select up to 3 schools you wish to notify of your counseling completion.

**Choose from Associated Schools**

- Select -

OR

**Select School to Notify**

☒ U.S. Schools/U.S. Territory Schools

☐ Non U.S. Schools

**Choose a state:**

NEW YORK

**Search school by name:**

king's college

KING'S COLLEGE (THE)

#### Notify These Schools

You have not selected any schools to notify.

These schools will only receive a notification indicating that you successfully completed Entrance Counseling, and the date it was completed.

#### Select Student Type

☒ I am completing entrance counseling to receive Direct Loans as an **undergraduate** student.

☐ I am completing entrance counseling to receive Direct Loans as a **graduate or professional** student.

**Continue**

- b. After your selection has been made, click the “NOTIFY THIS SCHOOL” button. You are completing entrance counseling to receive Direct Loans as an [undergraduate](#) student.

The screenshot shows the 'Notify These Schools' interface. On the left, under 'Add School to Notify', a school named 'KING'S COLLEGE (THE)' is listed with its code 'G40953' and address '56 BROADWAY, NEW YORK, NY 100041603'. A red circle and the number '1' highlight the 'Notify this School' button. On the right, under 'Select Student Type', the 'I am completing entrance counseling to receive Direct Loans as an undergraduate student' option is selected. A red circle and the number '2' highlight the 'Continue' button.

**Add School to Notify**

Select up to 3 schools you wish to notify of your counseling completion.

✓ This school is participating in Entrance Counseling through StudentAid.gov.

**School Name:**  
KING'S COLLEGE (THE)

**School Code/Branch:**  
G40953

**School Address:**  
56 BROADWAY  
NEW YORK, NY 100041603

**Notify this School**

[Go back to Search](#)

**Notify These Schools**

You have not selected any schools to notify.

These schools will only receive a notification indicating that you successfully completed Entrance Counseling, and the date it was completed.

**Select Student Type**

☒ I am completing entrance counseling to receive Direct Loans as an [undergraduate](#) student.

☐ I am completing entrance counseling to receive Direct Loans as a [graduate or professional](#) student.

**Continue**

- c. Select “CONTINUE” and proceed through the Entrance Counseling session. (Understanding Your Loans, Manage Your Spending, Plan To Repay, Avoid Default, and Finances: A Priority)

The screenshot shows the 'Your Student Loans' page on the Federal Student Aid website. The navigation bar includes 'UNDERSTAND AID', 'APPLY FOR AID', 'COMPLETE AID PROCESS', and 'MANAGE LOANS'. The progress bar shows five steps: 1. Understand Your Loans (active), 2. Manage Your Spending, 3. Plan To Repay, 4. Avoid Default, and 5. Finances: A Priority. The main content area displays 'Your Student Loans' with a 'Current Loan Balance' of \$0. A sidebar on the left lists links: 'Your Student Loans', 'Loan Basics', 'Free Money First', 'Types of Federal Student Loans', and 'Loan Limits'. A 'Did you know?' box on the right provides information about the National Student Loan Data System (NSLDS).

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**1 Understand Your Loans** 2 Manage Your Spending 3 Plan To Repay 4 Avoid Default 5 Finances: A Priority

**Your Student Loans**

**Current Loan Balance** \$0

The listing above does not include your private student loans and may not reflect all of your federal student loans. You may add any student loans not listed.

**Add loans below**

Your estimated student loan balance should reflect what you think you'll owe when you graduate. Use the "Add Loan" feature to add the loan amount(s) you think you'll owe by the time you graduate.

If you're not sure what you'll owe, you can use the following figures:

**Did you know?**

We automatically display your federal student loan data currently available in the [National Student Loan Data System \(NSLDS\)](#). You may also add a loan that is not displayed.

3. After you've completed the Entrance Counseling, return to <https://studentaid.gov/> and select "sign a Master Promissory Note."

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making your scheduled loan payments. Your servicer has several options available to help you keep your loan in good standing.

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SHARE LINK

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Before you receive your loan funds, you will be required to

- complete [entrance counseling](#), a tool to ensure you understand your obligation to repay the loan; and
- sign a [Master Promissory Note](#), agreeing to the terms of the loan.

Contact the [financial aid office](#) at the school you are planning to attend for details regarding the process at your school.

- a. Select the type of Direct Loan MPN you would like to preview or complete: MPN for Subsidized/Unsubsidized Loans, then "START".

### 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

<b>MPN for Subsidized/Unsubsidized Loans</b> <p>Use this MPN for Direct Subsidized or Direct Unsubsidized Loans available to eligible undergraduate or graduate/professional students.</p> <p>Students must be logged in with their own <a href="#">FSA ID</a>.</p> <p><a href="#">Learn More</a></p> <p><a href="#">Preview a read-only version of the Subsidized/Unsubsidized MPN</a></p>	<div>START</div> <p>OMB No. 1845-0007 • Form Approved</p>
<b>PLUS MPN for Graduate/Professional Students</b> <p>Use this MPN for Direct PLUS Loans available to eligible graduate/professional students.</p> <p>Students must be logged in with their own <a href="#">FSA ID</a>.</p> <p><a href="#">Learn More</a></p> <p><a href="#">Preview a read-only version of the PLUS MPN for Graduate/Professional Students</a></p> <p>Graduate students should request unsubsidized loans up to their full eligibility. You may need to complete a Direct Subsidized/Unsubsidized Master Promissory Note.</p>	<div>START</div> <p>OMB No. 1845-0068 • Form Approved</p>


- b. Complete Information, References, Review and Edit, and Sign & Submit.

1 Information

2 References


3 Review and Edit

4 Sign & Submit

**Permanent Address** [More Information](#) 

**Address (line 1):**

**State:**  


- Select - 

**Address (line 2):**


**Zip Code:**

**City:**

**Country:**  

- Select - 

☐ This is my current permanent address. If permanent address information is incorrect, update as needed.

**Is your mailing address different than your permanent address?** [More Information](#) 

☒ Yes ☐ No

**\*Your MPN is complete when you receive the following message, "Thank you for submitting the MPN." It is not necessary to submit a copy of your MPN to Student Financial Services.**

# Creating and Using the FSA ID

## What's an FSA ID?

The FSA ID is a username and password you use to log in to U.S. Department of Education (ED) online systems. The FSA ID is your legal signature and shouldn't be created or used by anyone other than you—not even your parent, your child, a school official, or a loan company representative. You'll use your FSA ID every year you fill out a *Free Application for Federal Student Aid* (FAFSA®) form and for the lifetime of your federal student loans.

## How do I get an FSA ID?

Visit [StudentAid.gov/fsa-id/create-account](https://StudentAid.gov/fsa-id/create-account) to create an FSA ID. You'll need your Social Security number, full name, and date of birth. You'll also need to create a memorable username and password, and complete challenge questions and answers so you can retrieve your account information if you forget it.

You'll be required to provide either your email address or your mobile phone number when you make your FSA ID. Providing a mobile phone number and/or email address that you have access to will make it easier to log in to ED online systems and allow additional account recovery options.

**Important:** A Social Security number, email address, and mobile phone number can only be associated with one FSA ID. If you share an email address with someone else, then only one of you will be able to use that email address to create an FSA ID.

## FSA ID Tips

- If you need to provide information about your parents on the FAFSA® form, one of your parents will need an FSA ID to sign the form. Your parent can create an FSA ID and then sign the FAFSA form electronically using that FSA ID. Not sure whether you'll need to put your parents' information on the FAFSA form? Check out [StudentAid.gov/dependency](https://StudentAid.gov/dependency).  
**Remember:** You should create your own FSA ID, and your parent should create his or her own FSA ID. Also, make sure to use the correct FSA ID when signing the FAFSA form electronically.
- When you first create your FSA ID, the use of your FSA ID will be restricted to completing, signing, and submitting an original (first-time) FAFSA form. You'll have to wait one to three days for your information to be confirmed by the Social Security Administration (SSA) before you can use your FSA ID for other actions, such as submitting a FAFSA Renewal or signing a *Master Promissory Note*. If you provided an email address, then you'll receive an email letting you know that your information was successfully matched with the SSA and you can begin using your FSA ID.
- If you forget your FSA ID username or password, look for the "Forgot My Username" and "Forgot My Password," links on log-in pages. These links will direct you to web pages where you can request a secure code to be texted to your verified mobile phone number or emailed to your verified email address. The secure code will allow you to retrieve your username or reset your password. You can also retrieve your username or reset your password by successfully answering your challenge questions. **Remember:** If you verified your email address or mobile phone number during account creation, you can enter your email address or mobile phone number instead of your username to log in.

Learn more about how you can use your FSA ID at [StudentAid.gov/help-center/answers/article/how-can-i-use-my-fsa-id-username-and-password](https://StudentAid.gov/help-center/answers/article/how-can-i-use-my-fsa-id-username-and-password). Find this fact sheet at [StudentAid.gov/resources#fsaid](https://StudentAid.gov/resources#fsaid).