To apply for the Stafford loan first complete and submit the FAFSA.

1. Go to [https://studentaid.gov/](https://studentaid.gov/) and follow the steps below. You will need to Log In using your FSA ID.

   ![Federal Student Aid](image)

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

   To apply for a federal student loan, you must first complete and submit a [Free Application for Federal Student Aid (FAFSA)](https://studentaid.gov/) 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 the 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](image)

   **Complete Entrance Counseling**

   LOG IN TO START

   ![Add School to Notify](image)

   **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)**.
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.

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)
3. After you’ve completed the Entrance Counseling, return to https://studentaid.gov/ and select “sign a Master Promissory Note.”

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

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- 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.

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

MPN for Subsidized/Unsubsidized Loans

Use this MPN for Direct Subsidized or Direct Unsubsidized Loans available to eligible undergraduate or graduate/professional students. Students must be logged in with their own FSA ID.

Learn More
Preview a read-only version of the Subsidized/Unsubsidized MPN

MPN for PLUS Loans

Use this MPN for Direct PLUS Loans available to eligible graduate/professional students. Students must be logged in with their own FSA ID.

Learn More
Preview a read-only version of the PLUS MPN for Graduate/Professional Students
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b. Complete Information, References, Review and Edit, and Sign & Submit.

*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 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.

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. Find this fact sheet at StudentAid.gov/resources#fsaid.