


# Activating a Federal Direct Student Loan

## Before you Begin

- Have your **Social Security Number**, **Date of Birth**, and **Federal Student Aid PIN** ready. If you lost your PIN, a duplicate can be requested at [www.pin.ed.gov](http://www.pin.ed.gov).
- Go to [www.studentloans.gov](http://www.studentloans.gov) and 

## Complete Entrance Loan Counseling

Entrance Loan Counseling is designed to educate you of your rights and responsibilities as a Federal Student Loan borrower. To receive a Federal Direct Subsidized or Unsubsidized loan disbursement, each borrower must complete an **Entrance Loan Counseling session** (even if you previously completed this at another institution).

- After you sign in, choose **Complete Counseling**
- Select **Entrance Counseling**
- Choose **Southern New Hampshire University** from the list of options
- Select your student type (**undergraduate** or **graduate**)
- Follow the prompts to complete the **Entrance Loan Counseling** session

## E-sign the Master Promissory Note

The Master Promissory Note (MPN) includes important language about your rights and responsibilities as a Student loan borrower. Follow these steps to complete the MPN:

- After you complete Entrance Loan Counseling, choose **Complete MPN** from the list of options in the **Next Steps** section.
- Select **Subsidized/Unsubsidized**
- Enter your **Personal Information**
- Select **New Hampshire** and then **Southern New Hampshire University** in the drop-down menus of the **School and Loan Information** section.
- Enter your **Personal References Information**
- Read the **Terms & Conditions**
- Review your information and sign your MPN using your FAFSA PIN. *Print a copy for your records.*

## After These Steps are Complete

- A confirmation email will be sent from the Department of Education after these steps are completed.
- SNHU will receive notification within 48 hours that these steps are complete and will activate your Stafford loan within 7-10 business days.