



2017-18 Federal Direct Stafford Loan Request Instructions

If you would like to borrow a Federal Direct Stafford loan please complete the following steps:

1. Complete this Federal Direct Stafford Loan Request Form

2. Complete your electronic Federal Direct Stafford Loan Master Promissory Note (eMPN) online

First-time borrowers must complete an electronic Federal Direct Stafford Loan Master Promissory Note (eMPN) online at studentloans.gov. Returning students who borrowed within the last 12 months are not required to complete this step.

3. Complete your entrance counseling online

First-time borrowers must complete entrance counseling at studentloans.gov. Returning students who borrowed previously are not required to complete this step.

Federal Direct Stafford Loans

Federal Direct Subsidized Stafford Loan

The Federal Direct Subsidized Stafford Loan is a need-based loan. Student eligibility is determined by the [Free Application for Federal Student Aid \(FAFSA\)](#). Loan interest does not accrue while students are enrolled at least half time. After leaving school, there is a six-month grace period before loan repayment begins.

Federal Direct Unsubsidized Stafford Loan

The Federal Direct Unsubsidized Stafford Loan is not based on need. Student eligibility is determined by the [Free Application for Federal Student Aid \(FAFSA\)](#). Loan interest accrues while the student is enrolled. After leaving school, there is a six-month grace period before loan repayment begins.

