Federal Direct Subsidized/Unsubsidized Loan – Instructions

All students who plan to borrow a Federal Direct Subsidized/Unsubsidized Student Loan or Graduate PLUS Loan must sign a Master Promissory Note (MPN) and complete Entrance Counseling. (Parents are not required to complete Entrance Counseling.)

First-Time Borrowers
If you are a first-time borrower, you must sign a Federal Direct Loan Master Promissory Note (MPN) and complete Entrance Counseling. See instructions below.

Renewal Borrowers
If you previously borrowed a Federal Direct Student Loan at Carnegie Mellon, you do not need to complete another MPN for each subsequent academic year.

Federal Direct Entrance Counseling

Undergraduate Students
The Entrance Counseling session will fulfill the counseling requirements for the Direct Subsidized/Unsubsidized Student Loan.

Graduate Students
The Entrance Counseling session will fulfill the counseling requirements for both the Direct Unsubsidized Student Loan and Direct PLUS Loan. It is not necessary to complete two separate counseling sessions. Completing one Entrance Counseling session is sufficient.

Please follow these instructions (first-time borrowers only):
To view the www.studentloans.gov website effectively, you will need one of the following supported browsers - Microsoft Internet Explorer (versions 6 or higher), Mozilla Firefox (versions 2 or 3.6.3), Apple Safari (version 4).

1) Complete Entrance Counseling at www.studentloans.gov:
   • Sign in using your Personal Identification Number (PIN) (www.pin.ed.gov) from the Department of Education
   • Select “Complete Entrance Counseling” under Counseling
   • Select “Undergraduate” or “Graduate” under Counseling Type
   • Select Pennsylvania as the School State in the drop down box
   • Select “Carnegie Mellon University” as the School Name in the drop down box
   • Select the third Carnegie Mellon University school listed
   • Do not select Carnegie Mellon University Tepper School of Business or Heinz College
   • Take the Entrance Counseling Quiz
   • Review your Borrower Rights and Responsibilities and Submit
   • Print the confirmation sheet for your records

NOTE: The Entrance Counseling session takes approximately 20 minutes to complete.

2) Complete the Master Promissory Note at www.studentloans.gov:
   • If you haven’t already done so, sign in using your Personal Identification Number (PIN) (www.pin.ed.gov) from the Department of Education
   • Select “Sign Master Promissory Note”
- Select the type of loan (Subsidized/Unsubsidized)
- Provide personal information (citizenship, address, driver’s license, telephone number, etc)
- Select Pennsylvania as the School State in the drop down box
- Select “Carnegie Mellon University” as the School Name in the drop down box
- Select the third Carnegie Mellon University school listed
- Do not select Carnegie Mellon University Tepper School of Business or Heinz College
- Provide reference information
- Review Terms and Conditions, electronically sign and submit MPN
- Print a copy of your MPN for your records

NOTE: The entire MPN process must be completed in a single session so be sure you have enough time to complete it. The MPN session takes approximately 30 minutes to complete.