

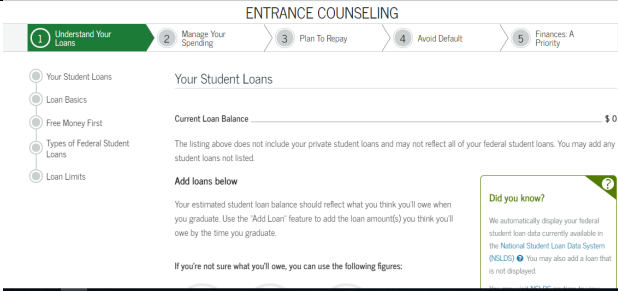


Instructions Loan Entrance Counseling

Subsidized and/or Unsubsidized Loans
Office of Financial Aid
401-254-3100
800-458-7144 x3100

The federal government requires you to complete entrance counseling to ensure that you understand the responsibilities and obligations. You must complete entrance counseling before the funds can be received by the university and distributed (disbursed) to your student account. The total online counseling program should take about 30 minutes to complete.

<p>1</p>	<p>Logon to the Federal Student Aid Website</p> <ul style="list-style-type: none"> Go to studentaid.gov Click on Complete Aid Process and then click on first loan under Complete Entrance Counseling LOG IN using your Federal Student Aid ID (FSAID). This is the same FSAID that you used to sign your FAFSA. If you can't remember your FSAID, you can request a duplicate at fsaid.ed.gov or call 1-800-557-7394. 	
<p>2</p>	<p>Navigate to begin the online loan counseling</p> <ul style="list-style-type: none"> After you sign in, select Entrance Counseling Then click the START button to the right of Entrance Counseling. 	

<h1>3</h1>	<h2>Choose Our School</h2> <ul style="list-style-type: none"> Choose the state Rhode Island and then search Roger Williams University under the search school by name as the school to be notified when you complete the counseling. Click on Notify this School Select your Student Type (undergraduate or graduate/professional). Click CONTINUE.
<h1>4</h1>	<h2>Complete the Entrance Counseling</h2> 

Most students are first time borrowers and may not fully understand all the various obligations and responsibilities of taking out a student loan. The federal government has made the entrance counseling required in order to educate students about a few key points. At the end of loan counseling, students should be able to:

- Understand the loan process (so they can repeat it for sophomore through senior year)
- Create a college spending budget in order to manage education expenses and other spending
- Create a plan to address the repayment schedule
- Understand the impact of defaulting on their student loan and its impact on the student's growing credit rating
- Make finances a priority

Basically, the counseling session has been developed to help students understand how a student loan works, what their rights and responsibilities are, what their loan will look like in a few years, and how best to manage their finances and meet payment deadlines.

If you have any questions, please contact the Financial Aid Office at 401-254-3100 or 800-458-7144 x3100.



Instructions

Master Promissory Note (MPN)

Subsidized and/or Unsubsidized Loans
Office of Financial Aid
401-254-3100
800-458-7144 x3100

An MPN is a legal document that you must sign before receiving your first Direct Loan. The same MPN will be used in future years and is done once for future academic years (up to 10 years). Therefore, if you leave school and return, you may be able to receive additional loans without signing a new MPN. An MPN lists the terms and conditions under which you agree to repay the loan and explains your rights and responsibilities as a borrower. It's important to read your MPN and keep it in a safe place because you'll need to refer to it later when you begin repaying your loan or at other times when you need information about provisions of the loan, such as deferment or forbearance.

<p>1</p>	<p>Logon to the Federal Student Aid Website</p> <ul style="list-style-type: none"> Go to studentaid.gov Click on Complete Aid Process and then click on Complete a Master Promissory Note (MPN). LOG IN using your Federal Student Aid ID (FSAID). This is the same FSAID that you used to sign your FAFSA. If you can't remember your FSAID, you can request a duplicate at fsaid.ed.gov or call 1-800-557-7394. 	
<p>2</p>	<p>Navigate to begin the MPN Loan Agreement</p> <ul style="list-style-type: none"> After you sign in, select MPN for Subsidized/Unsubsidized Loans Then click the START button to the right of MPN for Subsidized/Unsubsidized Loans. 	

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Complete the Master Promissory Note

- Choose the state **Rhode Island** and then search **Roger Williams University** under the search school by name as the school to be notified when you complete the counseling.
- Click on **Continue**

1 Information 2 References 3 Review & Edit 4 Sign & Submit

Select School to Notify

U.S. Schools/U.S. Territory Schools

Non U.S. Schools

Choose a state:

-Select-

Search school by name:

Select or type

Exit Continue

Add a school using search or filters on the left

4

Complete the Master Promissory Note

Borrower Information

Driver's License State: -Select-

Driver's License Number:

Permanent Address [More Information](#)

Address (line 1): 123 abc lane

Address (line 2):

City: bristol

State: RHODE ISLAND

Zip Code: 02809

Country: UNITED STATES

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

- The MPN is retained by the loan servicer throughout your education at RWU.
- Additional loans you take out in future years will be added to this MPN.
- The MPN can be used for multiple loans including student and federal parent (PLUS) loans.

If you have any questions, please contact the Financial Aid Office at 401-254-3100 or 800-458-7144 x3100.