How to Apply for a Federal Direct Loan (Student)

The following is a list of the requirements for obtaining your student loans.

1. Student must log in to studentaid.ed.gov to complete the Counseling and MPN requirements.
    - Complete your Entrance Loan Counseling - Please note that you'll need your FSA ID or your email and your password to sign in.
    - Sign your Master Promissory Note (MPN) - Again, you will need your FSA ID or email and password to complete this step.

2. Accept your Terms and Conditions of your student loans by going to **Banner Web** at myvsu.valdosta.edu and do the following:
    - Click BANNER
    - Click on Financial Aid Application Menu
    - Click on Review/Accept Federal Loan Offers
    - Click on Student Services and Financial Aid
    - Click on Financial Aid
    - Click on My Award Information
    - Click on Award by Aid Year
    - Select Aid Year AUG 20XX-JUL 20XX and submit
    - Accept the Terms and Conditions tab

3. Accept your student loans by going to **Banner Web** at myvsu.valdosta.edu and do the following:
    - Click BANNER
    - Click on Financial Aid Application Menu
    - Click on Review/Accept Federal Loan Offers
    - Click on Student Services and Financial Aid
    - Click on Financial Aid
    - Click on My Award Information
    - Click on Award by Aid Year
    - Select Aid Year AUG 20XX-JUL 20XX and submit
    - Click on the Accept Award Offer tab

NOTE: If you are accepting uneven term amounts (more than a $1 difference) OR one term only, then please complete a DIRECT Loan Request Form using the following link and instructions: https://valdosta.verifymyfafsa.com

1. Click the red "Requests" link in the top/right corner of the page.

2. Click on the plus sign next to the Federal Direct Loan Request form to open the form.

3. Briefly explain why you are wishing to complete this form and click next.

4. Fully complete the form that has been generated. Be sure to click the "SUBMIT" and "FINISH" buttons after completing and signing the form.

How to Apply for a Federal Direct PLUS Loan (Parent)

Federal PLUS Loan acceptance process

1. Review the awarded amount on your award letter or on "My Award Information" on your student's Banner Web.

2. Please log in to https://www.studentaid.ed.gov using your own FSA ID and password.

3. Click on "Apply for a Parent PLUS Loan" to apply electronically and accept up to the maximum award offer listed on your student's Banner Web.

4. If approved, please complete the Master Promissory Note (MPN) at https://www.studentaid.ed.gov.

NOTE: If a paper application is used, please return a copy of the parent's driver's license along with the form to the Office of Financial Aid in person, by fax or mail. If a paper application has been submitted and the PLUS loan is approved, the MPN has to be completed online at https://studentaid.ed.gov. Please note that these processes must be completed using the parent's FSA ID or email and password.