

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 www.studentloans.gov to complete the Counseling and MPN requirements.
 - Complete your Loan Counseling - Please note that you'll need your FSA ID or your email and your password to sign in.
 - Complete your Master Promissory Note (MPN) - Again, you will need your FSA ID or email and password to complete this step.
2. Accept your student loans by going to **Banner Web** at mysu.valdosta.edu and do the following:
 - Click BANNER
 - Click on Financial Aid Application Menu
 - Click on "Other Financial Aid Information"
 - Click "My Award Information"
 - Select "Aid Year Aug 20xx to Jul 20xx"
 - Click "Award by Aid Year"
 - Accept your award amount under 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 "Requests" link in the top/right corner of the page.
2. Click on the Federal Direct Loan Request form option.
3. Briefly explain why you are wishing to complete this form.
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. Go to www.studentloans.gov and sign in.
3. Click on "Request a Direct PLUS Loan" to apply electronically and accept up to the maximum award offer listed on your student's Banner Web.
4. Complete the Master Promissory Note (MPN) at www.studentloans.gov - Please note that this process is for the parent to complete with their FSA ID or email and password.

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 the form back to our office. If a paper application has been completed and the loan is approved, the MPN has to be completed online at www.studentloans.gov.