**FEDERAL DIRECT LOAN (Subsidized/Unsubsidized)**

1. www.studentloans.gov
2. Log in with student FSA ID username/email address and password
3. Click on “Complete Counseling”
* Under Entrance Counseling, click “Start Entrance Counseling”
* Select Gustavus as the school to notify
* Complete entrance counseling as an undergraduate student
* Complete counseling per instructions on each screen
1. After completing the Entrance Counseling, on the left-hand side of the page under Master Promissory Note, click “Complete MPN”
* Click “Complete Subsidized/Unsubsidized MPN”
* Complete MPN per instructions on each screen

**FEDERAL PERKINS LOAN**

Questions, please contact University Accounting Service 800-999-6227

Student will receive email from University Accounting Service SignMyLoan with instructions on how to complete process

1. www.signmyloan.com
2. SignMyLoan is the gateway for electronically signing campus-based loans, CONTINUE
3. Select an approved authentication method, CREATE ONLINE ACCOUNT
4. Identification Number, enter student Social Security Number
5. Postal Code, enter home zip code
6. Date of Birth, enter MM/DD/YYYY
7. Driver License Number
8. Email Address, enter your Gustavus email address
9. Create an user name, password and challenge question CONTINUE
10. Complete the online process per instructions on each screen

**FEDERAL PLUS LOAN**

1. www.studentloans.gov
2. Parent logs in with FSA ID username/email address and password (Create an FSA ID if you have not already done so)
3. On the left-hand side of the screen under “PLUS Loan Process” section, click on “Apply for a PLUS Loan”
4. Click “Complete PLUS Request for Parents”
5. Complete application process per instructions on screen
6. After completing the application process, on the left-hand side of the screen, click on “Complete MPN” under the Master Promissory Note section and “Complete PLUS MPN for Parents”

**PRIVATE/ALTERNATIVE LOANS**

1. www.gustavus.edu
2. Scroll to the bottom of the screen and under “Offices” click on Financial Aid
3. On the left-hand side of the screen, click on “Loans”
4. Under the section “Student Private Alternative Loans” click on the blue link “Private Lender Loan List”
5. This will redirect you to a program called “FASTChoice”
* Click continue
* Read statement, agree by checking box and click continue
1. There will be seven potential lenders listed
2. More information regarding each loan program can be found by clicking on the “i” in the blue circle next to the name of each loan program
3. This site also allows you to compare different loan programs side-by-side
4. After the student has decided which loan program would be best, application is completed online by clicking on orange “apply” under the name of the loan
5. This will redirect you to that specific loan program’s website to begin the application process