



Federal Direct Subsidized/Unsubsidized and Graduate Plus Loans

Entrance Counseling & Master Promissory Note

Prior to applying a Federal Direct Loan to your student account, Entrance Loan Counseling and a Master Promissory Note must be completed. The steps teach you about the loan and act as your commitment for repayment.

1. Visit [StudentAid.gov](https://studentaid.gov)
2. Login using your Federal Student Aid (FSA) ID and password
3. Sign a Master Promissory Note for each loan and complete Entrance Loan Counseling
4. Accept the loans you plan to borrow in your UCDAccess portal

The screenshot shows the Federal Student Aid website. The header includes the logo and navigation links: UNDERSTAND AID, APPLY FOR AID, COMPLETE AID PROCESS, and MANAGE LOANS. The main content area features a large heading 'You Are America's Smartest Investment' with a subtext about the U.S. Department of Education's office of Federal Student Aid. Below this are buttons for 'Log In' and 'Create Account'. A sidebar on the right lists links: Corinthian/Marquez Court Case, Complete the FAFSA® Form, Explore Ways to Lower Payments, Learn About Loan Forgiveness, and Find Out How to Make a Payment. A horizontal navigation bar below the main content has four categories: 'Considering School' (I'm thinking about going to college or a career school), 'In School' (I'm in the process of earning a degree or certificate), 'Parent' (I want to help my child pay for college), and 'In Repayment' (I have loans I need to repay). The 'In School' category is highlighted with a red box. Below this bar, the 'We're here to help you access and manage your financial aid.' section contains text about FAFSA® form completion. To the right, a 'POPULAR TOPICS' section lists links: Renew Your FAFSA® Form, Apply for a PLUS Loan for Graduate School, Complete a Loan Agreement (Master Promissory Note), Complete Loan Entrance Counseling, Use the Repayment Estimator, and Complete TEACH Grant Counseling and Agreement to Serve. The 'Complete a Loan Agreement (Master Promissory Note)' and 'Complete Loan Entrance Counseling' links are highlighted with a red box.

Completion Tips

- Direct Lending will notify CU Denver of completed steps within 3-5 business days
- Once loan requirements have been met, UCDAccess portal To Do List items will display in a *Completed* status.
- If borrowing Unsubsidized and Graduate Plus Loans, a Master Promissory Note must be signed for each loan. If you successfully appealed a credit decision or another party endorsed (co-signed) your loan, you will be required to complete PLUS Loan Counseling online.