

**DIVISION OF ENROLLMENT MANAGEMENT**  
**Office of Student Financial Aid**



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## **Loan Application Process**

There are three important steps that you must complete in order to qualify for a federal loan:

1. Complete an on-line Master Promissory Note (MPN) (<https://studentaid.gov/mpn/>) with the Federal Direct Loan Program. You will need to provide your FSA ID and password in order to complete the loan process. You cannot receive any loan money until you complete the Direct Loan promissory note.
2. If this is the first time receiving a federal student loan while at Claflin University, you must complete Entrance Loan Counseling (<http://www.studentaid.gov/entrance-counseling/>). If you are unsure if you have received such a loan, we encourage you to complete entrance counseling again. You will not receive any loan money until you complete this entrance loan counseling.
3. Complete the Annual Student Loan Acknowledgment (<https://studentaid.gov/asla>). You will need to provide your FSA ID and password in order to complete the acknowledgment. If this is your **first time accepting a federal student loan**, you are acknowledging that you understand your responsibility to repay your loan.
4. If you think you will need additional loan assistance, you should first consider the federal Direct Parent PLUS loan. In order to receive a Parent PLUS loan, your parent must complete the application online (<http://www.studentaid.gov/plus-app/parent/landing>). If approved, the parent must complete and sign an on-line MPN via ([www.studentaid.gov/mpn/parentplus/landing](http://www.studentaid.gov/mpn/parentplus/landing)). **The Parent PLUS MUST be completed by the parent that is listed on the student's FAFSA. If an endorser is needed, the addendum must be completed via [www.studentaid.gov/endorser-addendum](http://www.studentaid.gov/endorser-addendum).**

We encourage you to complete both of these steps even if you are unsure whether you will need a loan for 2025-2026. You may decline any loan that is offered to you and incur no loan repayment obligation.

**(Please note that your 2025-2026 financial aid award package will be placed on HOLD and you WILL NOT be able to receive an award letter until you have completed the above process).**  
**(Please note that approved PLUS application are good for 90 days and will expire at that time. A new application will have to be done if the previous expires.)**

If further assistance is needed with this process, please feel free to contact the Office of Student Financial Aid at 803-535-5334.