

Direct Loan Instructions

Direct Loan Instructions for Students:

1. Log into [SWORDS](#)
 - a. Click on “Financial Aid” Tab
 - b. Click on “Award”
 - c. Click on “Award by Aid Year”. Choose the aid year. Select “Academic Year”
 - d. Click on Click on “ Award Overview”
 - e. Click on “Accept Award Offer” after making selections and leaving comments (if applicable)
 - f. Accept the Loans you wish to receive and type in the amount you wish to take out. Decline any loan you do not want.
 - g. Submit. Log Off

2. Go to www.studentaid.gov.
 - a. Sign In (Must use Student FSA ID Username and Password)
 - b. In the middle of the page, choose “Complete Entrance Counseling”
 - c. Choose “Complete Entrance Counseling” again.
 - d. On the Counseling Type page, choose the option for Undergraduate Students.
 - e. Click “Continue” on the next page.
 - f. Under US Schools, Choose Georgia, then choose *Middle Georgia State University*
 - g. Click “Continue.”
 - h. Answer all questions. This will take you approximately 30 minutes.
 - i. You must review “Borrower Rights” on the last page of the counseling.
 - j. Click “Submit.”
 - k. View your records. (Our office will receive notification electronically)
 - l. On the right side select “Menu” Choose “My Account” under My Account select “My Home Page.”
 - m. Choose “Complete Loan Agreement (Master Promissory Note).”
 - n. Choose “Subsidized/Unsubsidized”
 - o. Enter in all the required information. Click “Continue.”
 - p. Input your reference information. Click “Continue.”
 - q. Read/Review all sections on this page.
 - r. Check the box that you have read and reviewed all information. Click “Continue.”
 - s. Sign the MPN by typing in your name. Click “Sign.”
 - t. Review Your MPN.
 - u. Click “Submit.”
 - v. View PDF version of your MPN. (Our office will receive notification electronically)

Direct Loan Instructions for Parent PLUS loans:

1. Go to www.studentaid.gov.
 - a. Sign In (Must use Parent FSA ID Username and Password)
 - b. Select the Direct Loan Application for Parents option at the bottom of the page and click start.
 - c. Under Select an Award Year, choose the correct year for which you are applying
 - d. Enter the student's information.
 - e. Choose the deferment option and credit balance.
 - f. Complete School and Loan Information Selection. Select US Schools, Choose Georgia, then choose Middle Georgia State University.
 - g. Enter in loan amount or choose borrow maximum.
 - h. Select Loan period requested.
 - i. Click "Continue."
 - j. Review all information for accuracy. Click "Continue."
 - k. Complete Borrower Information Selection. Click "Continue."
 - l. Review all information provided and verify that it is correct. Click "Continue."
 - m. View IMPORTANT NOTICES as required and complete required Certification, because PLUS loans are credit based, you will need to check the box authorizing Department of Education to run your credit. Click "Continue."
 - n. If you receive a denial, print it out. If you receive an approval continue with the MPN (next steps).
 - o. Below your approved status for the PLUS choose from the student(s) listed to complete an MPN.
 - p. Enter in all the required information. Click "Continue."
 - q. Input your reference information. Click "Continue."
 - r. Read/Review all sections on this page.
 - s. Check the box that you have read and reviewed all information. Click "Continue."
 - t. Sign the MPN by typing in your name. Click "Sign."
 - u. Review Your MPN.
 - v. Click "Submit."
 - w. View your PDF version of your MPN. (Our office will receive notification electronically)