

Kentucky Christian University

Entrance Counseling & Master Promissory Note (MPN) Instructions



Entrance Counseling (EC) and a Master Promissory Note (MPN) are needed to complete the process of taking out student loans. You have been awarded Subsidized and Unsubsidized Stafford Loans through your FAFSA. The government requires that Entrance Counseling and a MPN be completed before the loans are processed.

We are asking that you complete these two things **BEFORE** you come to your Registration. If you fail to do these beforehand, you will be required to do them during Registration which can take up approximately 30 minutes to an hour of your time. We want your visit to be enjoyable and to be productive, and to help ensure that happens, we have found that if the EC and MPN are done beforehand, your visit is more efficient.

To begin this process, go to the website <https://studentaid.gov/>

- Log in using your student's FSA ID and personal information.
- Once you are in, click "Complete Counseling".
- Click "Start" in the "Entrance Counseling" box.
- Find "Kentucky" and then "Kentucky Christian University" and hit "Notify this School". Then select that you are completing EC for Direct Loans as an undergraduate student.
- You will then be starting your Entrance Counseling. There are 5 different sections. You need to answer the questions in the purple boxes. You will be able to find the answers in the text above those purple boxes. You must have the correct answers in the purple boxes to continue, however you have an unlimited number of times you can try to get the right answer.
- This is a learning tool, it wants the student to understand loans, how they work, what they will owe, etc. You do not have to use exact amounts when it's asking how much you're getting, how much you'll make, etc. It just wants you to play around and understand hypothetically.
- Be observant of tabs. Some sections have tabs that are titled "Step 1" and "Step 2". You must click and fill out the parts in each tab before it will let you continue.
- Please do not stress about this. It is hypothetical. It is a learning tool. Make sure you complete all 5 sections and you get to the screen that says you have successfully completed your Entrance Counseling.

Next you will complete the Master Promissory Note (MPN)

- Click on "Complete MPN" on the left side of your screen.
- Click on "Subsidized/Unsubsidized".
- Fill out your personal information and find "Kentucky" and "Kentucky Christian University" again.
- You will have to give two references. The first reference needs to be a parent or legal guardian. The other has to be someone who does not live within the same household as you.
- Hit every section in the "Terms & Conditions" and check that you have read and agreed to them.
- Review all the information and make sure it looks correct. Note that your pin is tied to the name on your social security card. Be sure your name on the promissory note matches your social security card. Then, sign at the bottom.
- A window will pop up that says it has not been submitted it. It wants you to review your MPN and make sure it is correct. Scroll all the way to the bottom and then hit "Submit".
- It will then tell you that you have completed your MPN and you may exit out!