

Division of Student Development & Services



To apply for the Federal Direct Stafford Loan, there are two important steps that you must complete in order to qualify for the loan.

1. Complete an on-line Master Promissory Note (MPN) (<http://www.studentloans.gov>) 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.studentloans.gov>). 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. 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.studentloans.gov>) . Then, if approved, the parent must complete and sign an on-line MPN.

We encourage you to complete both of these steps even if you are unsure whether you will need a loan for 2020-2021. You may decline any loan that is offered to you and incur no loan repayment obligation.

Please note that Parent PLUS loans can be completed after May 30, 2021.
