



**ATTENTION:  
2008/09 FEDERAL DIRECT LOAN BORROWERS**

In an effort to simplify the loan disbursement process, Federal Direct Subsidized and Unsubsidized Loan borrowers will now be required to complete Entrance Interviews and Master Promissory Notes online via the web. This will allow you to complete two important steps in the loan disbursement process from your desktop at home or from one of HFCC's computer labs. It's simple, no lines, no waiting! **Note: The preferred browser for U.S. Department of Education websites is Internet Explorer.**

**E-Entrance Interviews and E-Master Promissory Notes are EASY!**

**Step 1]** Apply for a U.S. Department of Education PIN now at [www.pin.ed.gov](http://www.pin.ed.gov). If you completed the Free Application for Federal Student Aid/FAFSA online, you have already been assigned a PIN. **Make sure to remember your PIN and don't share it with anyone.**

**Step 2]** Complete an on-line E-Entrance Interview at [www.dl.ed.gov](http://www.dl.ed.gov) and click on the "Online Entrance Counseling for Borrowers" link. Before receiving a student loan, borrowers must complete an entrance counseling session. This quick and easy interactive counseling session provides useful tips and tools to help you develop a budget for managing your educational expenses and helps you to understand your loan responsibilities. We estimate that it will take 20-30 minutes to complete the online entrance counseling session. **If you exit the web site before receiving your score and forwarding the results to HFCC by entering our school code you'll have to start over.** **NOTE: If you completed Entrance Counseling anytime during the 2002/03 thru 2007/08 academic years at HFCC, you are not required to complete another session.**

**Step 3]** Complete an on-line E-Master Promissory Note at [dlenote.ed.gov](http://dlenote.ed.gov) [http://www. header not required]. The electronic MPN site allows you to complete and sign an MPN over the web as an alternative to using a paper MPN. An E-Master Promissory Note (EMPN) can be completed in 10 steps. We estimate that it will take 30 minutes to complete the electronic MPN process. Make sure you allow enough time to complete the entire process in a single session. **If you exit the web site before receiving and verifying your confirmation number, and submitting your signed MPN electronically you'll have to start over.** **NOTE: If you completed an electronic master promissory note anytime during the 2003/04 thru 2007/08 academic years at HFCC, you do not need to complete another EMPN.**

Upon completion of an E-Entrance Interview and E-Master Promissory Note, your results will be sent electronically to the Office of Financial Aid at HFCC. Once this information has been acknowledged by the office, your loan disbursements will take place sometime shortly thereafter.

Students interested in completing this process on campus can do so at one of the following locations:

- Eshleman Library
- Learning Resource Center
- Media Center
- Computer Lab
- 2<sup>nd</sup>. Floor, LRC
- LRC-030

**REMEMBER "E" STANDS FOR EASY!**