



Master Promissory Note (MPN) & Loan Entrance Counseling Interview

We estimate that it will take approximately 60 minutes to complete the Master Promissory Note and Loan Entrance Counseling. Both processes can be completed online using the web address listed above. You must have your Department of Education PIN number available to begin the process. If you do not have your PIN, please visit the official PIN website at www.pin.ed.gov.

STEP 1. **Sign In – click on the green button to log-in.** You will be directed to confirm your identity by entering your social security number, the first two letters of your last Name, your date of Birth, and your PIN #. Once logged in, please make sure the “Personal Information box” on the right side displays the correct information before you proceed.

Master Promissory Note

STEP 2. On the left hand side of the screen there will be a list of options. Under the Master Promissory Note option, click on *Complete MPN* and select the *Subsidized/Unsubsidized*. You will then enter your information. Click Continue.

STEP 3. References – enter two personal references that have known you for at least 3 years. References are people who must have a valid phone number, does not share your same address, and does not have a non-U.S. address. Click Continue.

STEP 4. Read each section of the terms and conditions, check that you have reviewed the information and that you acknowledge it as true and correct. Click Continue.

STEP 5. Review and sign by entering your name. Click Sign. It should read “Your signature has been authenticated” at the bottom of the screen. Click on the HTML Version link to review your MPN* and Click Continue. Congratulations! You have successfully submitted your MPN.

*You have the option to print your MPN and keep it for your records or you can always wait to receive your electronic MPN in the mail.

Loan Entrance Counseling Interview (Quiz)

- STEP 6.** On the left hand side of the screen are listed options. Under the Counseling option click on *Complete Entrance Counseling*. Click *Complete Entrance Counseling* a second time. Choose your counseling type and click Continue.
- STEP 7.** **Guidelines** – The guidelines include “Helpful hints” and information about the quiz. After you have read and understood the information click continue.
- STEP 8.** **School Information** - Enter your school’s state and the name of the school that you will be attending. You have the option to enter multiple schools.
- STEP 9.** **Take the Quiz!** – Please read all of the information necessary to respond correctly to the questions.
- STEP 10.** Once you have answered all the questions to the quiz successfully you will be asked to print your results. Please do so and keep a copy for your records. The school will be notified within 2 business days of your completion confirmation.
- If you are a **student or parent borrower** under the Direct Loan Program, you will only need to sign one MPN. The MPN will be used for all of your loans over multiple academic years. For example, if you enroll in college as a freshman and borrow under the Direct Loan Program for all years of study, you may be able to borrow under this one MPN for all years.
 - The loan entrance counseling interview is required of all first-time loan borrowers and provides important information about the loan program including your rights and responsibilities as a loan borrower. **The federal government mandates counseling to all first-time loan borrowers.**

If you have any question or concerns regarding the electronic MPN or loan entrance counseling processes, please contact the Kellogg Community College Financial Aid Office at (269) 965-4123. Or by e-mail at finaid@kellogg.edu