



Graduate Financial Aid Instructions



- This step-by-step instruction document will:
 - Determine your student eligibility for Financial Aid;
 - ensure your financial aid documents are processed correctly.
- If you have questions, please contact the financial aid office at Wilkes University (contact info on final slide).
- Please note that students must be enrolled in at least six credits per semester to be considered financial aid eligible. If you are aware that an upcoming semester may not meet the eligibility requirement due to credit load (i.e. less than six credits attempted), please review your options for aid during previous semesters or contact your Financial Aid Service Counselor for further assistance.



- **Step 1:** Register for a Federal Student Aid ID & PIN
- **Step 2:** Complete FAFSA for award year in which you are seeking aid
- **Step 3:** Complete Student Loan Entrance Counseling
- **Step 4:** Complete Master Promissory Note (MPN)



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Step 1

REGISTER FOR A FEDERAL STUDENT AID ID (FSA ID)



Visit <https://fsaid.ed.gov/> to create your FSA ID

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Create a New FSA ID

New to FSA? **Create an FSA ID** account below. An FSA ID gives you access to Federal Student Aid's online systems and can serve as your legal signature.

Only create an FSA ID using your own personal information and for your own exclusive use. You are not authorized to create an FSA ID on behalf of someone else, including a family member.

You are not allowed to have an employee or agent of a commercial entity, or other third party, create an FSA ID for you for any purposes including but not limited to: payment reductions, debt consolidation or applying for aid. Misrepresentation of your identity to the federal government could result in criminal or civil penalties.

Important: When you are done click the CANCEL button to clear your data, even if you did not finish creating your FSA ID. Just closing your browser window or going to another website may not be enough to prevent other people using this computer from seeing your information until the session expires.

Create an FSA ID | Manage My FSA ID

Please enter your:

E-mail

Confirm E-mail

Username

Password

✓ Numbers ✓ Uppercase Letters ✓ Lowercase Letters ✓ Special Characters ✓ 8-30 Characters Show Text

Confirm Password

CONTINUE >

An FSA ID is a username and password that you must use to log in to certain U.S. Department of Education (ED) websites. Your FSA ID identifies you as someone who has the right to access your own personal information on ED systems such as the online Free Application for Federal Student Aid (FAFSA®) form or the myStudentAid mobile app.

It's important to understand that the student and the parent may not share an FSA ID: Your FSA ID is your signature, so it has to be unique to you. If you are a parent of a dependent student, you will need your own FSA ID if you want to sign your child's FAFSA electronically. If you have more than one child attending college, you can use the same FSA ID to sign all applications, but each child must have his or her own FSA ID.

When you create your FSA ID, you will be required to provide your email address or your mobile phone number. It is important to remember that a mobile phone number or email address can be associated with only one FSA ID.

For example, if you are a dependent student, you and your parent would not be able to provide the same email address or phone number when you each create your own FSA ID.



How to Use Your FSA ID

- You can use your FSA ID immediately to complete and electronically sign your Free Application for Federal Student Aid (FAFSA®; fafsa.gov) [your parent can sign with his or her own FSA ID].
- Once your information is verified with the Social Security Administration (one to three days from the date you apply), you will be able to use your FSA ID to access your personal information on any of these U.S. Department of Education online systems, depending on what you need to do.
- Learn more:
 - <https://fsaid.ed.gov/npas/pub/faq.htm#WhereToUseFSAID>



Frequently Asked Questions on FSA ID

- Visit this website to find the answers to frequently asked FSA ID Questions:
 - <https://fsaid.ed.gov/npas/pub/faq.htm>



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Step 2

COMPLETE FAFSA FOR AWARD YEAR



Complete the correct FAFSA

- Complete FAFSA for award year in which you are seeking aid
- 20/21 FAFSA covers award year July 1, 2020 to June 30, 2021
- Wilkes University School Code: **003394**
- Direct link to FAFSA:
 - <https://studentaid.ed.gov/sa/fafsa>



Login & File your FAFSA

- Login with your FSA ID to complete your FAFSA
- Remember, the FAFSA is free. Never pay to file a FAFSA.
- This is where you will begin to enter information for the FAFSA – instructions are provided for each FAFSA question in the “Help and Hints” section on the right side of the page.
 - <https://studentaid.gov/apply-for-aid/fafsa/filling-out/help>
- Once complete, please remember to electronically sign the FAFSA with your FSA ID in order to complete the submission to the Federal Government. You will receive a confirmation page with your Data Release Number (DRN) and estimated Expected Family Contribution (EFC), which will be your indication that the forms were successfully submitted.



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Step 3

COMPLETE STUDENT LOAN ENTRANCE COUNSELING




Visit <https://studentaid.gov/>

- **Login with your FSA ID** to complete entrance loan counseling.
- **What is Entrance Counseling?**
 - If you have not previously received a Direct Loan or Federal Family Education Loan (FFEL), the Federal Government requires you to complete entrance counseling to ensure that you understand the responsibilities and obligations you are assuming.
 - If you are completing entrance counseling to borrow a loan as an undergraduate student, then the entrance counseling will fulfill counseling requirements for Direct Subsidized Loans and Direct Unsubsidized Loans.
 - If you are completing entrance counseling to borrow a loan as a graduate or professional student, the entrance counseling will fulfill counseling requirements for Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans.
 - Your school may have alternate entrance counseling requirements. Check with your school's financial aid office to be sure that the counseling available on this Web site satisfies its requirements for entrance counseling.
 - Login and additional info:
 - <https://studentaid.gov/app/counselingInstructions.action?counselingType=entrance>



Login using FSA ID

 An official website of the United States government.

[Help Center](#) [English | Español](#)

Federal Student Aid
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[UNDERSTAND AID](#) [APPLY FOR AID](#) [COMPLETE AID PROCESS](#) [MANAGE LOANS](#)

[Log In](#) | [Create Account](#) 

COMPLETE COUNSELING

You're currently not logged in!

Log in to view your federal student loan data, notify schools of counseling completion, and save proof of your counseling completion.

If you are not logged in, you cannot meet requirements for completing counseling.

[LOG IN](#)

Entrance Counseling

What is Entrance Counseling?

If you have not previously received a Direct Loan or Federal Family Education Loan (FFEL), the Federal Government requires you to complete entrance counseling to ensure that you understand the responsibilities and obligations you are assuming.

If you are completing entrance counseling to borrow a loan as an undergraduate student, then the entrance counseling will fulfill counseling requirements for Direct Subsidized Loans and Direct Unsubsidized Loans.

If you are completing entrance counseling to borrow a loan as a graduate or professional student, the entrance counseling will fulfill counseling requirements for Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans.

Your school may have alternate entrance counseling requirements. Check with your school's financial aid office to be sure that the counseling available on this Web site satisfies its requirements for entrance counseling.

Complete Entrance Counseling

[LOG IN TO START](#)

[Start Demo](#)

Who should complete this?

Students who have not previously received a subsidized/unsubsidized loan or PLUS loan (graduate/professional students only) under the Direct Loan Program or Federal Family Education Loan (FFEL) Program.

How long will it take?



Choose counseling/student type

ENTRANCE COUNSELING

Add School to Notify

Select up to 3 schools you wish to notify of your counseling completion.

✓ This school is participating in Entrance Counseling through StudentAid.gov.

School Name:
WILKES UNIVERSITY

School Code/Branch:
G03394

School Address:
84 WEST SOUTH STREET
WILKES-BARRE, PA 187660998

[Notify this School](#)



[Go back to Search](#)

Notify These Schools

You have not selected any schools to notify.

These schools will only receive a notification indicating that you successfully completed Entrance Counseling, and the date it was completed.

Select Student Type

- I am completing entrance counseling to receive Direct Loans as an undergraduate  student.
- I am completing entrance counseling to receive Direct Loans as a graduate or professional  student.

[Continue](#)



Notify School of Counseling Completion

ENTRANCE COUNSELING

Add School to Notify

Select up to 3 schools you wish to notify of your counseling completion.

Choose from Associated Schools

- Select -

OR

Select School to Notify

U.S. Schools/U.S. Territory Schools

Non U.S. Schools

Choose a state:

- Select -

Search school by name:

Select or type

Notify These Schools

These schools will only receive a notification indicating that you successfully completed Entrance Counseling, and the date it was completed.

WILKES UNIVERSITY G03394	84 WEST SOUTH STREET WILKES BARRE, PA 187660998	X
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Select Student Type

I am completing entrance counseling to receive Direct Loans as an undergraduate student.

I am completing entrance counseling to receive Direct Loans as a graduate or professional student.

Continue



Submit Counseling

Federal Student Aid | StudentLoans.gov Hi, Anthony | Log Out MENU

1 Understand Your Loans ✓ **2** Manage Your Spending ✓ **3** Plan To Repay ✓ **4** Avoid Default ✓ **5** Finances: A Priority

- Plan for the Future
- Your Income & Taxes
- Your Credit & Identity
- Credit Cards & Other Borrowing**

2 Manage Your Spending ✓

- Read the fine print!
- Limit your number of credit cards.

Visit [Money Matters](#) and [MyMoney.gov](#) for more information on how to choose a credit card.

Other Borrowing

To reduce the amount borrowed for large purchases (e.g. a car):

- Plan ahead, and try to save for large purchases.
- Borrow only what you can afford to repay. (Use the calculator in the previous topics)
- Look for low interest rate and fees.

5 Finances: A Priority

Making only the minimum payment on a balance of \$1,000 at an interest rate of 18.9% will take 5 years to pay off, for a total \$1,563!

[Do Your Own Calculation](#)

Remember!

Credit cards aren't the only way to build credit - making your federal student loan payments on time will help you build up a credit history.



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Step 4

COMPLETE MASTER PROMISSORY NOTE (MPN)



Complete MPN, login using FSA ID

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Federal Student Aid UNDERSTAND AID APPLY FOR AID COMPLETE AID PROCESS MANAGE LOANS Log In | Create Account



Master Promissory Note (MPN)

The Master Promissory Note (MPN) is a legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Department of Education. It also explains the terms and conditions of your loan(s).

You may receive more than one loan under an MPN over a period of up to 10 years to pay for your or your child's educational costs, as long as the school is authorized to use the MPN in this way and chooses to do so.

The school will tell you which loans, if any, you are eligible to receive.

Choose the Direct Loan MPN you want to preview or complete

 <h3>I'm an Undergraduate Student</h3> <p>MPN for Subsidized/Unsubsidized Loans</p> <p>Use this MPN for Direct Subsidized Loans or Direct Unsubsidized Loans available to eligible undergraduate students. Learn More</p> <p>Log In To Start</p> <p>View Demo</p> <p><small>OMB No. 1845-0007 • Form Approved</small></p>	 <h3>I'm a Graduate/Professional Student</h3> <p>PLUS MPN or MPN for Subsidized/Unsubsidized Loans for Graduate/Professional Students</p> <p>Find and use the MPN that you need as a graduate or professional degree student to borrow federal student loans. Graduate/professional students can be eligible for Direct Unsubsidized Loans, Direct PLUS Loans, or both. You need to complete an MPN for each loan type you intend to receive. You should request Direct Unsubsidized Loans up to your full eligibility before borrowing Direct PLUS Loans. Learn More</p> <p>Log In to Select MPN Type</p> <p><small>OMB No. 1845-0007 • Form Approved</small></p>
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Select Proper Type of MPN

(More tips on the next slide)

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FederalStudentAid UNDERSTAND AID APPLY FOR AID COMPLETE AID PROCESS MANAGE LOANS

Master Promissory Note (MPN) for Graduate/Professional Students

The MPN is a legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Department of Education. It also explains the terms and conditions of your loan(s).

Graduate/professional students may be eligible for both Direct Unsubsidized Loans and Direct PLUS Loans, which have different MPNs.

You may receive more than one loan under an MPN over a period of up to 10 years to pay for your educational costs, as long as the school is authorized to use the MPN in this way and chooses to do so.

Your school will tell you which loans, if any, you are eligible to receive.

Select the MPN below that you wish to complete. Graduate/professional students can be eligible for Direct Unsubsidized Loans, Direct PLUS Loans, or both. You need to complete an MPN for each loan type you intend to receive.

MPN for Subsidized and Unsubsidized Loans

Use this MPN for Direct Unsubsidized Loans available to eligible graduate/professional students. You may also need to complete an MPN for Direct PLUS Loans.

[Download PDF](#) | [Preview Read Only](#)

Start

OMB No. 1845-0007 • Form Approved

MPN for Direct PLUS Loans

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FederalStudentAid UNDERSTAND AID APPLY FOR AID COMPLETE AID PROCESS MANAGE LOANS

Master Promissory Note

For Graduate/Professional Students Requesting Direct Unsubsidized Loans

Step 1 of 5

Information

Borrower: Anthony T Naro Social Security Number: ****-5535

Contact Information ⓘ

Email Address

Mobile Phone Number

Telephone Number

To update your contact information, visit your [Account Settings](#).

Driver's License Information ⓘ optional

State

Driver's License Number



Tips for Completing MPN

- Make sure to select **Subsidized/Unsubsidized** and proceed to provide the required information.
- If you are using a **Grad Plus Loan**, please complete the proper steps for that specific loan.
- Once completed and all information is uploaded into the MPN form, please make sure to submit and receive the confirmation that it was sent to the school.



Questions?

Contact the Financial Aid Office

Capin Hall

165 South Franklin Street (Third Floor)

Wilkes-Barre, PA 18766

Phone: 570-408-4512

Email: financialaid@wilkes.edu



WILKES UNIVERSITY

Graduate Financial Services

Anthony T. Naro

Phone: 570-408-3810

Fax: 570-408-4004

Email: Anthony.naro@wilkes.edu