Complete These Steps to Receive Direct Loans
(Subsidized/Unsubsidized Loans)

1. **Accept Subsidized and/or Unsubsidized Loan(s)**
   a. Accept your loan(s) online at my.wsu.edu, OR
   b. Accept in-person at Student Financial Services

2. **Complete Entrance Loan Counseling (required for all first-time borrowers)**
   a. Go to studentloans.gov
   b. Click "Log In"
   c. Sign in with your FSA ID
   d. Click "Complete Counseling"
   e. Under "Entrance Counseling" click "Start"
   f. Make sure to indicate whether you are an undergraduate or a graduate student and follow the instructions to complete the counseling.
   g. Once completed, print the confirmation page for your records

3. **Complete your Master Promissory Note (MPN) (required for all first-time borrowers)**
   a. Go to studentloans.gov
   b. Click "Log In"
   c. Sign in with your FSA ID
   d. Click "Complete Master Promissory Note"
   e. Click "Subsidized/Unsubsidized"
   f. Complete the MPN by signing with your FSA ID

Complete These Steps to Receive Perkins, VetMed, Pharmacy, Nursing, and Nurse Faculty Loan

1. **Accept your Loan**
   a. Accept your loan online at my.wsu.edu, OR
   b. Accept in-person at Student Financial Services

2. **Complete your Promissory Note ("Prom Note")‐the completion of this note has to be done every academic year**
   a. Go to www.heartlandecsi.com
   b. Click the blue box that reads "Manage Your Student Loan Account"
   c. In the bottom right-hand corner, click "eSign a Promissory Note" and find Washington State University, or enter the school code "8A"
   d. Sign in using your personal identification information (SSN, DOB, and last name)
   e. Read your rights and responsibilities and eSign using your ECSI-Personal Identification Number (PIN)
   f. Print out confirmation page for your records when finished

Complete These Steps to process a Parent PLUS Loan

1. **The student gives the parent borrower third party access to the form.**
    a. Log in to my.wsu.edu with your WSU student Network ID and password
    b. Click on Main Menu > Click on Self Service > Click on Third Party Access > Click on Third Party Access (yes, again) > Click "Share My Information"
    c. You will see any authorizations you currently have on your account, or you can add authorizations from this screen.
        i. You will be asked to provide an email for the person you want to share your information with. This is important, as we will communicate action steps to your parent borrower through this email. You will also be sent the same communications to your WSU email address.
        ii. If your parent has a Friend Account (FID) with WSU already, select "Yes", or if you are unsure, select "No." This may occur if you have an older sibling who has attended WSU.
        iii. If you selected "Yes" insert your parents email address and click "continue"; if your parent does have a Friend Account a notification will be sent to their email notifying them of the authorized access.
        iv. If you selected "No" You will be taken to a screen where you will be asked to provide First Name, Middle Name or Initial (optional), Last Name and a valid email. This information will also be verified in the WSU system, and a notification will be sent to your Third Party notifying them of the authorization.
    d. Now you will choose the information you wish to share. In this case you will want to grant access to the Parent PLUS Loan application.
    e. NOTE: Checking the "Grant All Access" box will NOT automatically select the Parent PLUS Loan Application. This needs to be manually selected.

2. **The parent fills out the PLUS Loan Application.**
    a. Log in to the WSU portal at my.wsu.edu with your Friend ID and password.
    b. Click on Main Menu > Click on Self Service > Click on Third Party Access > Click on Third Party Access again
    c. On this screen select the "View Info" box of the student you want to review. If you have multiple students at WSU who have authorized Third Party Access, you will see them listed on this screen.
    d. Upon selecting the student, the parent or third party will see the areas they are authorized to view. The user can then select the option to view. Select the Parent PLUS Loan Application.
    e. Fill out the application with your demographic information. The form will be asking you some questions about history or ties you may have with the school. This is so we don't create duplicate records for you in our system.
    f. Click "Submit." A confirmation page will pop up once the form has been submitted and a confirmation email with further instructions will be sent to the student and the parent.

3. **First time Parent PLUS Loan borrowers must complete a Master Promissory Note. The parent who completed step two must also complete step three.**
    a. Visit the Direct Loan website at studentloans.gov and click "Log In"
    b. Under "Manage My Direct Loan", sign in with your FSA ID
    c. Click on "Sign Master Promissory Note" and select the "Parent PLUS" link to complete the MPN electronically.
    d. Complete your application by signing it with your FSA ID
    e. Pending the successful completion and approval of the credit check and the loan process, the funds will deliver to the student's WSU student account.

*Parent PLUS Loans are subject to a credit check by the federal government and are not guaranteed funds. This credit check is done once a parent has completed and submitted the Parent PLUS Loan application to Student Financial Services. The parent will be notified directly by the government if the loan is approved or denied. If a Parent PLUS Loan is denied, the parent can choose to reprocess the loan with a co-signer or endorser or the student may be eligible for additional unsubsidized loan funding. Contact Student Financial Services for further assistance in these situations.