



Steps to Accept Direct Student Loans

1. Accept Loans in myWSU

- Log into myWSU and enter the **Financial Aid** menu
- Open the **Awards** drop-down menu on left side of screen and select **Accept/Decline** (loans waiting to be accepted will be marked with a red exclamation point)
- Click the **Edit** button (looks like a pencil) above the list of awards
- Open the **Award Decision** drop-down menu next to the loan and select **Accept**
- If you want to edit the amount of the loan you wish to accept, mark the **Reduce** box (must select **Accept** first), then enter the amount you want to accept
- Click **Submit** to confirm your acceptance

2. Complete Entrance Counseling (first-time borrowers only)

- Go to studentloans.gov
- Click **Log In**
- Sign in with your FSA ID
- Click **Complete Loan Counseling**
- Under **Entrance Counseling** click **Start**
- Make sure to indicate whether you are an *undergraduate* or a *graduate* student and follow the instructions to complete the counseling.
- Once completed, print the confirmation page for your records
- Your entrance counseling will not need to be repeated, *unless* you transfer to a different school and accept loans there.

3. Complete Master Promissory Note (MPN) (first-time borrowers only)

- Go to studentloans.gov
- Click **Log In**
- Sign in with your FSA ID
- Click **Complete Loan Agreement (Master Promissory Note)**
- Click on the appropriate type of MPN
 - Subsidized/Unsubsidized
 - Graduate PLUS (for Graduate Students only)
- Complete the MPN by signing with your FSA ID
- Your MPN is good for 10 years.

Steps to Accept VetMed, Pharmacy, Nursing or Nurse Faculty Loans

1. Follow the steps to Accept Loans in myWSU Listed Above

2. Complete Promissory Note – heartlandecsi.com

- Go to www.heartlandecsi.com
- Click the blue box that reads **Manage Your Student Loan Account**
- In the bottom right-hand corner, click **eSign a Promissory Note** and find Washington State University, or enter the school code **8A**
- Sign in using your personal identification information (SSN, DOB, and last name)
- Read your rights and responsibilities and eSign using your ECSI-Personal Identification Number (PIN)
- Print out confirmation page for your records when finished
- Your Promissory Note will need to be completed every academic year



Steps to Apply for the Parent PLUS Loan

1. Grant 3rd Party Access – done by student
 - a. Log into myWSU and enter the **Profile** menu
 - b. Select **Third Party Access** from the left navigation
 - c. Click on link for **Share My Information** under the WSU Students section
 - d. You will see any authorizations you currently have on your account and be able to 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** (This may occur if you have an older sibling who has attended WSU); if you are unsure, select **No**.
 - iii. If you selected **Yes** provide your parent's 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.
 - v. 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**.
 - vi. **NOTE:** Checking the **Grant All Access** box will NOT automatically select the Parent PLUS Loan Application. This needs to be manually selected.
2. Complete PLUS Loan Application – done by parent
 - a. Log in to the WSU portal at my.wsu.edu with your Friend ID and password.
 - b. Click on the Third Party Access tile.
 - 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. Complete Master Promissory Note (MPN) – done by parent (same parent from step 2)
 - a. Visit the Direct Loan website at studentloans.gov and click **Log In**
 - b. Sign in with your FSA ID
 - c. Click on **Sign Loan Agreement (Master Promissory Note)** and select the **PLUS**
 - d. Complete your MPN 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.