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 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 Promissory Note (first-time borrowers only)
   - Go to studentloans.gov
   - Click Log In
   - Sign in with your FSA ID
   - Click Complete Master Promissory Note (MPN)
   - 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. Open the Security Folder on the left-hand menu and select Third Party Access
   c. Click on link for Share My Information
   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 www.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.*