Dear JSU Student:

Listed below are instructions, helpful hints, and general financial aid information that ALL financial aid recipients must know for the 2013-2014 academic year. As you read in your missing information email, JSU has embarked on an exciting change with the Banner System. This system will allow you to have real time access to your financial aid information online.

PLEASE READ THIS FORM VERY CAREFULLY! You will need to follow all instructions as soon as possible to ensure timely acceptance and disbursement of your financial aid. You will also need to print and keep a copy of this email/letter for your records as it contains extremely important financial aid information. Please note that JSU has offered you the maximum amount of grant(s) and student loans based on your cost of education (as listed below.* Your estimated cost of education is NOT your Offer of Financial Aid.

*Estimated Cost of Education (COE) at JSU for Fall and Spring Semesters 2013-2014. If you are attending one semester, please half each estimated cost.

<table>
<thead>
<tr>
<th>UNDERGRADUATES</th>
<th>On Campus</th>
<th>Off Campus</th>
<th>With Parents/Relatives</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$6,792</td>
<td>$6,792</td>
<td>$6,792</td>
</tr>
<tr>
<td>Fees</td>
<td>$300</td>
<td>$300</td>
<td>$300</td>
</tr>
<tr>
<td>Books and Supplies</td>
<td>$1,596</td>
<td>$1,596</td>
<td>$1,596</td>
</tr>
<tr>
<td>Room and Board</td>
<td>$6,985</td>
<td>$9,296</td>
<td>$3,686</td>
</tr>
<tr>
<td>Personal</td>
<td>$2,056</td>
<td>$2,056</td>
<td>$2,056</td>
</tr>
<tr>
<td>Transportation</td>
<td>$2,508</td>
<td>$5,016</td>
<td>$5,016</td>
</tr>
<tr>
<td>TOTALS</td>
<td>$20,237</td>
<td>$25,056</td>
<td>$19,416</td>
</tr>
</tbody>
</table>

**The 2013-2014 COE may be subject to change based on tuition/housing, etc increases as voted by the Board of Trustees. Tuition is based on the average enrollment as determined by the Institutional Planning and Research Office taken during the fall and spring multiplied by the tuition charge for a traditional classroom in-state credit hour. Increases to a student’s COE may be requested at the Office of Student Financial Services by the student based on Out of State status, child care, etc.

<table>
<thead>
<tr>
<th>GRADUATES</th>
<th>On Campus</th>
<th>Off Campus</th>
<th>With Parents/Relatives</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$6,282</td>
<td>$6,282</td>
<td>$6,282</td>
</tr>
<tr>
<td>Fees</td>
<td>$300</td>
<td>$300</td>
<td>$300</td>
</tr>
<tr>
<td>Books and Supplies</td>
<td>$1,596</td>
<td>$1,596</td>
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<tr>
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<td>$2,056</td>
<td>$2,056</td>
</tr>
<tr>
<td>Transportation</td>
<td>$2,508</td>
<td>$5,016</td>
<td>$5,016</td>
</tr>
<tr>
<td>TOTALS</td>
<td>$19,727</td>
<td>$24,546</td>
<td>$18,096</td>
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</tbody>
</table>

**The 2013-2014 COE may be subject to change based on tuition/housing, etc increases as voted by the Board of Trustees. Tuition is based on the average enrollment as determined by the Institutional Planning and Research Office taken during the fall and spring multiplied by the tuition charge for a traditional classroom in-state credit hour. Increases to a student’s COE may be requested at the Office of Student Financial Services by the student based on Out of State status, child care, etc.

<table>
<thead>
<tr>
<th>DOCTORAL</th>
<th>On Campus</th>
<th>Off Campus</th>
<th>With Parents/Relatives</th>
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<tbody>
<tr>
<td>Tuition (Financial Aid Half Time)</td>
<td>$3,490</td>
<td>$3,490</td>
<td>$3,490</td>
</tr>
<tr>
<td>Fee</td>
<td>$300</td>
<td>$300</td>
<td>$300</td>
</tr>
<tr>
<td>Books and Supplies</td>
<td>$1,596</td>
<td>$1,596</td>
<td>$1,596</td>
</tr>
<tr>
<td>Room and Board</td>
<td>$6,985</td>
<td>$9,296</td>
<td>$3,686</td>
</tr>
<tr>
<td>Personal</td>
<td>$2,056</td>
<td>$2,056</td>
<td>$2,056</td>
</tr>
<tr>
<td>Transportation</td>
<td>$2,508</td>
<td>$5,016</td>
<td>$5,016</td>
</tr>
<tr>
<td>TOTALS</td>
<td>$16,935</td>
<td>$21,754</td>
<td>$16,114</td>
</tr>
</tbody>
</table>

**The 2013-2014 COE may be subject to change based on tuition/housing, etc increases as voted by the Board of Trustees. Tuition is based on the average enrollment as determined by the Institutional Planning and Research Office taken during the fall and spring multiplied by the tuition charge per credit hour. Increases to a student’s COE may be requested at the Office of Student Financial Services by the student based on Out of State status, child care, etc.
Federal Pell (Pell), Alabama State Grant (ASAP), Federal Supplemental Educational Opportunity (SEOG) Grants – Grants are gift aid that do not have to be repaid. Only undergraduate students who have not previously received a Bachelor’s Degree are eligible. The amount of Pell Grant award is based on the number of hours you are enrolled for each semester. If you do not enroll for the number of undergraduate hours that you have been awarded, your Pell Grant amount will be decreased based on enrollment. Supplemental and Alabama State Grants require that you be enrolled for at least 6 hours each semester. If you are awarded the Alabama State Grant, please note that the amount listed is contingent upon funding by the State of Alabama and may be changed without notice. If you have been awarded Pell Grant for 2013-2014 and are close to or have reached your Pell Lifetime Eligibility (600%), your Pell Grant may be decreased or canceled and you will owe any charges accrued to your student account.

Federal Work Study (FWSP) – This program is a federally funded employment program available to qualified students who demonstrate financial need. Students are employed on campus approximately 15 hours per week at minimum wage and are paid monthly. Also, you must be enrolled for at least half time credit hours (undergraduate = 6 undergraduate hours, graduate = 6 graduate/deficiency hours, doctoral = 3 doctoral hours) each semester to be eligible. If you would like to see if you are eligible for work study, you may contact the Office of Student Financial Services. If you are eligible, you must find your own job. Some student positions are listed on the web at https://jobs.jsu.edu. Please note that not all student job openings are listed on the HR website. Inquire within the college of your major, or other areas on campus for opportunities that are not posted with HR. Once you have been hired, have your supervisor contact the Office of Student Financial Services for placement. Human Resources will also require you to provide a copy of your Social Security Card, Drivers License, a voided check, complete tax information and e-verify before you will be authorized for payroll. The Human Resources Office is located on the 3rd floor of Bibb Graves Hall, Room 329.

Federal Student Stafford Loans (FDLS, FDLU, FDLSS, FDLUS, FDLUP, FDLUPS) – You have been offered the maximum amount of loan that you are eligible to receive at this time for the Fall and/or Spring Semesters. You must be enrolled for at least half time credit hours based upon your admission status (example: undergraduate = 6 undergraduate hours, graduate = 6 graduate hours, doctoral = 3 doctoral hours.) If you are a Graduate Student taking Graduate deficiencies, please contact the Office of Student Financial Services prior to the start of the semester for additional requirements. You must go to MyJSU to accept/decline your Federal Stafford Direct Loan. If you decide you do not want your loan you must notify our office in writing prior to disbursement of loan. Any student who is receiving a Direct Loan for the first time must sign a new Master Promissory Note (MPN) and completed Entrance Counseling with Direct Lending at https://studentloans.gov. Instructions for signing the MPN and completing the Entrance Counseling are at the end of this letter. You will be required to have your FAFSA Pin Number to sign your MPN. If you do NOT know this Pin Number, you may go to http://www.pin.ed.gov to have it sent to you via the email address listed on your FAFSA. Loan funds will NOT be disbursed to a student account until a completed Master Promissory Note and Entrance Counseling have been received. If you fail to complete the MPN and Entrance Counseling, your loan funds will never be disbursed to your student account and you will be responsible for any charges accrued. Step by step instructions are located at www.jsu.edu/finaid, click FAQ and Hints. Once you have accepted or declined your loan, you must contact the Office of Student Financial Services to make changes. If you wish to decrease your loan contact our office before accepting. Once a student loan(s) has been accepted or decreased, originations are normally processed within 24 hours. If you choose to decrease your student loan(s), there will be NO increases once your loan(s) has been originated.

• Students who attend a term and drop below half time status (see credit hours listed above) or withdraw, should contact the Financial Aid Office to determine eligibility for future semesters and additional requirement information.

If you choose to accept a student loan, your loan will be serviced by a US Department of Education chosen servicer. Please make sure that you read all correspondence that is sent to you in regard to your student loan debt. Many servicers have websites and social media contacts to keep you informed throughout your academic career.

Subsidized Loans are based on financial need. The government pays the interest for you while you are enrolled at least half-time. Repayment and accrual of interest begins six months after you cease to be a half-time student. Unsubsidized Loans are for students who do not qualify for a portion of the entire annual limit on the Subsidized Loan. You should be aware that interest accrues on the loan from the date of disbursement and that you are responsible for the interest payments while you are in school. Repayment of principal and continuing interest begins six months after you cease to be a half-time student. If you are a dependent undergraduate student and you feel that you need additional loan funds, your parent may apply for a PLUS Loan. PLUS Loan instructions are located at www.jsu.edu/finaid, click Financial Aid Forms, Parent Information.

<table>
<thead>
<tr>
<th>Federal Government Loan Limits per Academic Year</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Level</strong></td>
<td><strong>Base Subsidized and Unsubsidized (Dependent Students)</strong></td>
</tr>
<tr>
<td>1st year undergraduate</td>
<td>$5,500</td>
</tr>
<tr>
<td>2nd year undergraduate</td>
<td>$6,500</td>
</tr>
<tr>
<td>3rd year and beyond undergraduate</td>
<td>$7,500</td>
</tr>
</tbody>
</table>
Graduate PLUS Loan (FDGPL, FDGPLS) - The Federal Graduate PLUS Loan may be available to students who have exhausted their Federal Direct loan eligibility. You must be enrolled at least half-time; payment will not be made until the sixth hour is reached. A credit check is required; you must be a US citizen or national, a U.S. permanent resident, or an eligible non-citizen. You must also submit a FAFSA and any other information required by the Financial Aid Office. You must make a separate application for a Graduate PLUS Loan. The Graduate PLUS Loan Application is online [https://studentloans.gov/myDirectLoan/index.action](https://studentloans.gov/myDirectLoan/index.action). You must also complete Graduate PLUS Entrance Counseling (Counseling Type: PLUS Entrance Counseling) and a Graduate PLUS Master Promissory Note (MPN type: Graduate PLUS) at [https://studentloans.gov/myDirectLoan/index.action](https://studentloans.gov/myDirectLoan/index.action) once your application has been approved. The Graduate PLUS Loan will be posted on MyJSU once we receive the Graduate PLUS Loan approval from studentloans.gov.

TEACH Grant (TEACHU, TEACHG) – You may view criteria for eligibility and disbursement at [www.jsu.edu/finaid](http://www.jsu.edu/finaid), click forms, click TEACH Grant Application. Each year you receive a TEACH Grant, you must sign a TEACH Grant Agreement to Serve and complete TEACH Grant Entrance Counseling that is available electronically on the TEACH Grant Agreement to Serve Web site - [https://teach-ats.ed.gov/ats/studentHome.action](https://teach-ats.ed.gov/ats/studentHome.action). Upon graduation, you will be required to complete TEACH Exit Counseling. The TEACH Grant Agreement to Serve specifies the conditions under which the grant will be awarded, the teaching service requirements, and includes an acknowledgment by you that you understand that if you do not meet the teaching service requirements you must repay the grant as a Federal Direct Unsubsidized Loan, with interest accrued from the date the grant funds were disbursed. TEACH Grant awards are based on a full time enrollment status. If you are enrolled in a less than full time status the TEACH Grant will be prorated based on your enrollment.

Parent PLUS Loan (FDPLS, FDPLSS) - The Direct Parent Loan for Undergraduate Students (PLUS) is designed to assist the parents of dependent students in meeting educational expenses. The parent borrower must pass a credit check. The Direct Loan Program allows the parent to borrow directly from the Treasury of the United States, rather than from a lender such as a bank or credit union. Additionally, these loans will not need to be guaranteed by an outside guarantee agency, as they are federally guaranteed. The student and the parent must meet eligibility requirements. Instructions and eligibility requirements may be located at [http://www.jsu.edu/finaid/documents/DirectPLUSloaninstructions.doc](http://www.jsu.edu/finaid/documents/DirectPLUSloaninstructions.doc). Please note that a student must be enrolled in 6 credit hours during each term to be eligible. Approved Parent PLUS Loan borrowers must complete the Master Promissory Note and PLUS Title IV Form before funds may be disbursed to an eligible student.

Logan Walker Loan (LGWL) – If you have been offered this loan, you will receive a paper Offer of Financial Aid that must be signed (along with the additional forms) and returned to the Financial Aid Office within 30 days. You must also have your co-signer’s signature notarized to receive this loan. Complete the Information/Repayment Form (YELLOW COPY) and return it with Promissory Note and Offer of Financial Aid. You must be enrolled for at least 6 hours each semester to be eligible to receive this loan. You will be given/or sent the Three Day Right to Cancel Form upon acceptance by the Office of Student Financial Services giving you the 3 days to cancel this loan. Funds will not be disbursed until the student has completed all of the acceptance requirements, the three day right to cancel date has passed and has begun his/her 6th hour of attendance for the award semester.

**YOU CANNOT ACCEPT THIS OFFER ONLINE.**

This Offer includes:

1. Offer of Financial Aid (2 copies – one for your records) – You must mark accept or decline and sign the back of one copy to be sent back to the Office of Student Financial Services along with the other documents listed below.
2. Promissory Note (2 copies – one for your records) - You must have a US citizen co-signer (other than your spouse) regardless of your age. You must also have your co-signer’s signature notarized to receive this loan.
3. Information/Repayment Form (yellow) that must be completed and returned to our Office
4. Logan Walker Approval Form for your records on your Promissory Note, you must have a US citizen co-signer (other than your spouse) regardless of your age.

**POLICIES GOVERNING FINANCIAL AID AWARDS**

**REPLY** – Because of the extremely heavy demand for financial assistance, you must accept, decline and/or decrease this offer within 14 days. If you plan to use your financial aid (other than campus employment) to confirm your pre-registration, you must complete the necessary steps as listed in this letter by the confirmation due date. Note that Federal regulations require a MASTER PROMISSORY NOTE (MPN) and Entrance Counseling for the Federal Stafford Student Loan (see the Federal Stafford Loans section listed above for more information.) You may accept, decline and/or decrease any or all of the assistance listed on your Offer of Financial Aid. Be sure to read and follow the instructions on this form for the Fall 2013 and/or Spring 2014, if offered.
DISBURSEMENT OF AID – With the exception of Federal Work Study, all financial aid is disbursed through direct credit to each student’s charges for tuition, fees, room, including JSU-owned apartments, etc., as determined by the Bursar’s Office. If your financial aid is more than your charges, you may sign up for direct deposit on MyJSU under view account/make payment OR a paper check will be processed and sent to your campus mailbox unless you have paid the mail at home option fee. Please note that paper checks take longer to process than direct deposit. For dates of disbursements, please check www.jsu.edu/finaid. Please note that loan disbursements depend upon the number of attending credit hours, acceptance of aid, Entrance Counseling and MPN process. The Title IV Authorization Form and the acceptance of your financial aid authorizes payment toward all charges on your account. Students scheduled to receive a Pell Grant who do not agree to this procedure must notify the Financial Aid Office in writing within 14 days of the date of their Offer Email. See the STUDENT EMPLOYMENT section for campus employment compensation. Payment of financial aid is dependent upon the number of hours in which the student is currently attending. If a student receives all of the aid offered during any part of term, it is the student’s responsibility to check his/her account balance. Please note that the date(s) listed as the Expected Date is not a Financial Aid check disbursement date, but the date that Financial Aid may begin disbursing to a student’s account.

You will not receive a loan check for any aid over the current charges to your account until your sixth hour begins.

Students scheduled to receive financial aid who do not plan to attend a session for which they have pre-registered must:
1 - notify the Office of Student Financial Services in writing prior to the first day of classes to cancel their financial aid
2 - notify the Registrar’s Office to cancel their pre-registration.

Students who fail to notify the above Offices prior to the first day of classes will be enrolled and subject to academic and financial penalty.

Students who choose to participate in the electronic direct deposit refund process will have their refunds earlier than those who will receive paper checks at the Campus Mail Center. Instructions to enroll in electronic direct deposit are located at http://www.jsu.edu/bursar/refundpolicy.html.

CONFIRMATION AND PAYMENT OF YOUR BILL – To insure confirmation of classes and/or residence hall, pay your bill online or in person at the Bursar’s Office by the appropriate confirmation due date. Campus employment cannot confirm payment. Most eligible students who applied by the preference deadline will have their scheduled aid appear on the MyJSU. You will receive an email to your JSU Email Account from the Bursar’s Office regarding tuition due dates. Your Offer of Financial Aid must be accepted on MyJSU (instructions listed below) and your MPN and Entrance Counseling (Federal Direct Loan section) completed by the appropriate confirmation due date if you wish to use your scheduled financial aid for confirmation. You must pay the Bursar’s Office any remaining balance between your bill and scheduled financial aid (other than campus employment) by the due date. For example: If your bill is $1,000 and you have a Pell Grant of $400, you must pay the Bursar’s Office $600 by the appropriate due date. If your account has a balance and you fail to accept your Offer of Financial Aid and/or complete the MPN/Entrance Counseling processes, you will owe JSU any charges that may have accrued to your account.

COURSE LOAD – You must be enrolled as an undergraduate student for at least 12 hours during the regular academic year in order to receive the maximum Pell Grant benefits. Your Pell Grant is calculated on the number of hours you take during the academic year. Students taking 9 to 11 hours typically receive three-fourths Pell Grant entitlement, while those enrolled for 6 to 8 hours receive one-half entitlement. If you enroll for less than 6 credit hours, your typical entitlement is one-quarter. Undergraduate students must be enrolled for at least 6 undergraduate hours each term to receive a loan. Graduate students must be enrolled for at least 6 graduate hours each term. Doctoral students must be enrolled for at least 3 doctoral hours each term. If you are a graduate student who is taking undergraduate prerequisite classes (not GPA boosters) you must have official documentation located in your file in the Office. You must also contact the Office the first day of class before any aid will be disbursed.

STUDENT EMPLOYMENT – The amount listed on a FWSP Offer is an approximation only, based on the number of hours the student is eligible to work and availability of a job. Student workers are retained on their jobs only if they perform their work satisfactorily and meet federal eligibility requirements. An evaluation of the student may be conducted each semester by his/her supervisor. For additional information see the Federal Work Study (FWSP) section. Campus employment CANNOT be used to confirm payment.

ACADEMIC PROGRESS – You must be making Satisfactory Academic Progress toward graduation in order to receive financial aid. This policy is stated in the University Catalogue and on the web at www.finaid.jsu.edu click forms for your aid year and on MyJSU under Financial Aid Status. If you attended classes during/after the SUMMER 2013 term, your Offer of Financial Aid could be canceled if you fail to meet the University’s Satisfactory Academic Progress Policy.

WITHDRAWAL – If you receive Federal Title IV aid and withdraw/stop attending classes/participating in academic related activity, JSU will calculate the amount of aid you did not earn. If it is determined that you received aid you did not earn, the funds will be returned to the appropriate program and you will be responsible to repay these charges to JSU. Students who have financial aid and who withdraw or are unofficially withdrawn before sixty percent of the semester may have to repay a proportionate amount of aid received. Also, students who withdraw or drop below halftime should visit the Office of Student Financial Services to receive exit counseling materials.

ADDITIONAL AWARDS – Recipients of federal assistance from Jacksonville State University are not permitted to accept additional assistance (such as outside scholarships) without permission from the Office of Student Financial Services. The Office reserves the right to
adjust your award(s) in the event you receive additional assistance. If monies are returned on your behalf after it has been applied to your student account, you will be responsible for paying your account balance.

**ATTENTION: TRANSFER STUDENTS RECEIVING FEDERAL PELL GRANT /FEDERAL STAFFORD LOAN**

Transfer students should be aware that awards are based on information reported by other institutions. Incorrect data could result in you having to repay some of the aid. For example, if you attend another college during the Fall term, receive a Pell Grant, and then transfer to JSU for the Spring semester, your remaining Pell Grant eligibility will be based on information reported on the National Student Loan Data System (NSLDS). This also applies to Federal Stafford Loans. If the data is incorrect, your account will be charged until the other institution(s) reconciles the matter.

RENEWAL – No awards are automatically renewed from year to year. A new application must be submitted for each Fall/Spring Semester.

CAVEAT – Should you receive financial aid through University error you will be liable for repayment for these funds.

FUNDING – All Financial Aid commitments are contingent upon final funding rules by the U.S. Department of Education and the receipt of federal and state allocations by Jacksonville State University.

**STATEMENT OF EDUCATIONAL PURPOSE** – I certify that I do not owe a refund on any grant, am not in default on any loan and have not borrowed in excess of the loan limits, under the Title IV programs, at any institution. I will use all Title IV money received only for expenses related to my study at Jacksonville State University. I also certify that, as a condition of my receipt of Title IV money, I will not engage in unlawful manufacture, distribution, dispensation, possession or use of a controlled substance during the period covered by my financial aid. By following the instructions listed below and going online to accept/decline/decrease your aid, you acknowledge, understand and agree to the policies as outline above.

*Please note: To receive a student loan you must be enrolled in at least half time credit hours at your level. Graduate students who are taking undergraduate deficiencies must contact the Office of Student Financial Services for eligibility criteria.

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******Students who accept their maximum grants and student loans during the regular terms may not have any eligibility remaining during the summer semester.********
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Instructions to apply for/accept all loans (Direct Stafford Loans, Parent Plus, Grad Plus) can be found on at [www.jsu.edu/finaid](http://www.jsu.edu/finaid), click FAQ and Hints.

If you have been awarded a Logan Walker Loan or Alabama State Nursing Scholarship you may NOT accept your offer online.

**INSTRUCTIONS FOR ONLINE ACCEPTING OR DECLINING YOUR FINANCIAL AID**

1 – Read the information listed above

2 – Using your User ID and Pin, Log in to MyJSU ([http://MyJSU.edu](http://MyJSU.edu))

3 – Select Financial Aid

4 – Select Award

5 – Select Award for Aid Year

6 – Select the aid year: 2013-2014. The General Information Tab will ask you to [click on the Resources/Additional Information Tab](http://MyJSU.edu) to verify that you have read the 2013-2014 Offer of Financial Aid Information Letter along with other important documents. Once you submit your answer, you will be able to go to the Accept Award Tab and have agreed to the Statement of Educational Purpose and other information listed above.

7 – Read and follow all of the instructions at the top of the Accept Award Offer page to accept or decline your aid. The amounts listed are by term. Please review the term heading above each amount. IF YOU ONLY WANT FINANCIAL AID FOR ONE TERM, OR IF YOU WISH TO DECLINE A PORTION OF YOUR FEDERAL DIRECT STUDENT LOAN PLEASE CONTACT THE OFFICE OF STUDENT FINANCIAL SERVICES BEFORE ACCEPTING YOUR FINANCIAL AID. Please note that the date(s) listed as the Expected Date is not a Financial Aid check disbursement date, but the date that Financial Aid may begin disbursing to a student’s account.

*Your budget period may be located in the first sentence under the Financial Aid Status link on the Financial Aid menu on MyJSU.
Students who accept their maximum grants and student loans during the regular terms may not have any eligibility remaining during the summer semester.

Book Voucher information for the Fall 2013 and Spring 2014 is located on the Bursar Office website – [http://www.jsu.edu/bursar/sfabookpurchase.html](http://www.jsu.edu/bursar/sfabookpurchase.html).

Any student who is receiving a Direct Loan for the first time must sign a new Master Promissory Note (MPN) and complete Entrance Counseling with Direct Lending at [https://studentloans.gov](https://studentloans.gov). Listed below are instructions for signing the MPN and completing the Entrance Counseling are at the end of this email. You will be required to have your FAFSA Pin Number to sign your MPN.

**Step by Step Instructions for Signing MPN (Master Promissory Note)**

1. Go to [https://studentloans.gov/myDirectLoan/index.action](https://studentloans.gov/myDirectLoan/index.action)
2. Disable popups before you begin
3. Click Complete SIGN IN
4. Type in your Social Security Number, First two letters of your last name (per the FAFSA), Date of Birth and your FAFSA PIN number.
5. Click Complete a Master Promissory Note
6. Click Subsidized/Unsubsidized
7. Complete the information that is requested including Jacksonville State University as your school, click continue
8. Complete Reference 1 and 2 information, telephone numbers must contain area code and dashes (example: 256-782-5006), click Continue
9. Review Sections C, D, E, F and G – click the check box and then click Continue
10. If you do not click on each section listed above then it will not allow you to continue with the process
11. Verify information and type your name in the fields provided at the bottom of the page, click Continue
12. View the HTML Version of the Master Promissory Note, click Continue
13. If you wish to print/view your Master Promissory Note, click View PDF. If you do not receive this message, ‘Thank you for submitting your MPN. You may view/download the PDF version of your complete MPN.’, you have not successfully completed a Master Promissory Note.

**Step by Step Instructions for Entrance Counseling**

1. Go to [https://studentloans.gov/myDirectLoan/index.action](https://studentloans.gov/myDirectLoan/index.action)
2. Disable popups before you begin
3. Click SIGN IN
4. Type in your Social Security Number, First two letters of your last name (per the FAFSA), Date of Birth and your FAFSA PIN number.
5. Click Complete Entrance Counseling
6. Click your student type
7. Read the information, click Continue
8. Choose Alabama and Jacksonville State University, click Continue
9. Read the information on each screen, answer the questions (Each question will have a pop up box that will show you the correct answer after your selection. Click the ‘X’ in the top right corner to continue to the next question.) and click next when finished
10. Read the information, click Continue
11. Read the information, click Submit
12. Click to review the Rights and Responsibilities, click Submit. If you do not review the Rights and Responsibilities it will not let you click submit.
13. You may print your Entrance Counseling confirmation for your records.