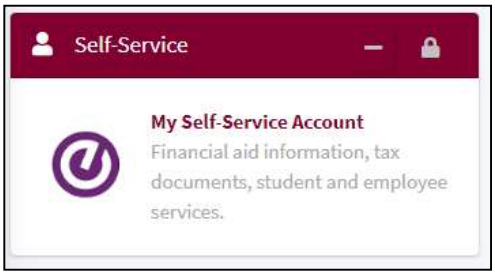
ALMA COLLEGE

How To: FEDERAL DIRECT LOANS *Subsidized and Unsubsidized*

I have *never* borrowed Federal Loans! (Freshmen or Returning Students who have never borrowed)	**1. Accept/Reduce/Decline Federal Loans (inside.alma.edu)** **2. Complete Entrance Counseling (studentaid.gov)** **3. Complete Master Promissory Note (studentaid.gov)**
I have borrowed Federal Loans! (Returning or Transfer Students)	**1. Accept/Reduce/Decline Federal Loans (inside.alma.edu)**

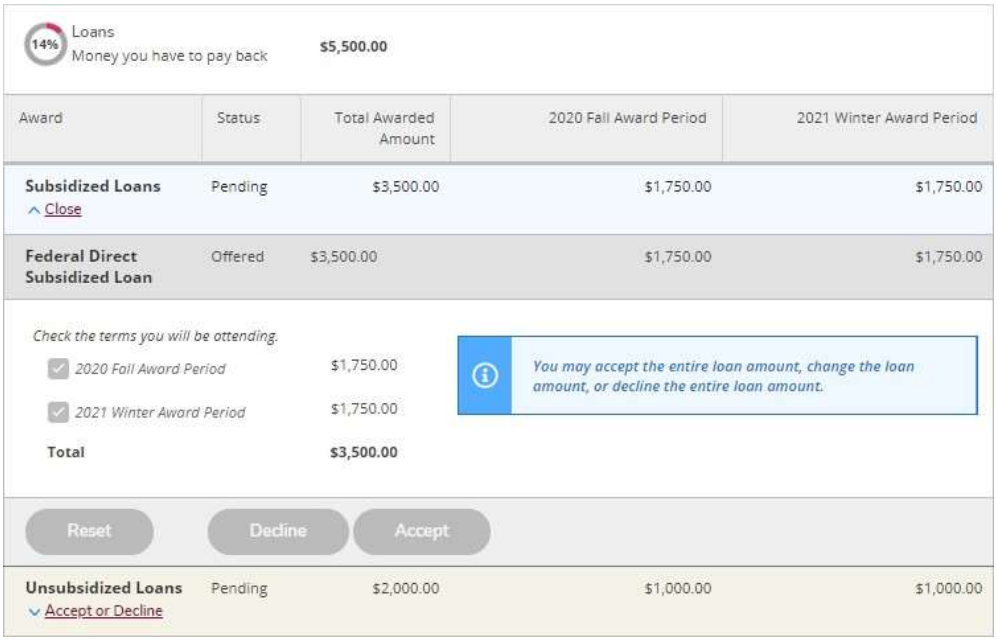
STEP 1 – inside.alma.edu

- Log into your student account
- Click My Self-Service Account (left hand side)
- Click Financial Aid
- Click Review and accept your Financial Aid Award Package





- Scroll Down to – Loans
- Click Accept or Decline, and now ACCEPT, REDUCE OR DECLINE
  - You must take action on both Subsidized and Unsubsidized Loans!
  - Action must be taken on the Subsidized Loan first before action can be taken on the Unsubsidized Loan.

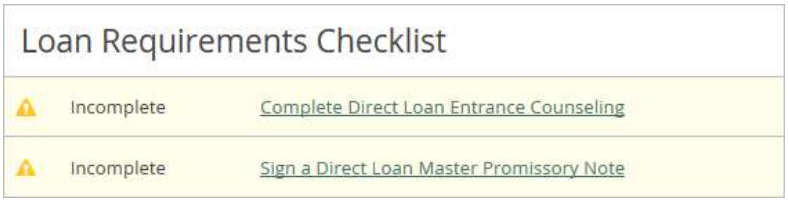


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ALMA COLLEGE FINANCIAL AID OFFICE
Phone (989) 463-7347 Fax (989) 463-7993 Email: finaid@alma.edu

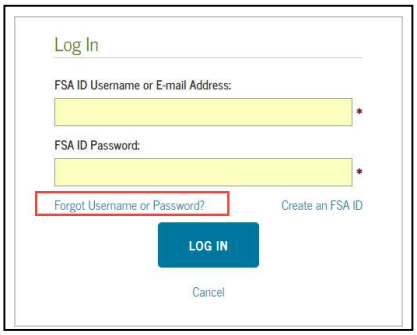
STEP 2 & 3 – Direct Loan Entrance Counseling and Master Promissory Note

Review your "Loan Requirement Checklist" If you are seeing incomplete flags, then please complete those. You can complete this by clicking on the link or going to studentaid.gov



- Log In – using FSA ID (same as your FAFSA Username and Password!)
  - I do not know my username or password: after clicking Log In, you then can click Forgot Username or Password!





- **Once Logged in, click: "COMPLETE AND PROCESS"**
  Here you will complete the Entrance Counseling and Subsidized/Unsubsidized Loan MPN.

