



MANHATTAN COLLEGE

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Stafford Loan Instructions

Stafford Loans are federal loans that are available to undergraduate students who are enrolled half time, are a citizen or eligible non-citizen, have a FAFSA for the current year on file, are in good academic standing and have not defaulted on a loan. There are two type of Stafford Loans:

Subsidized: Interest-free while enrolled half-time (at least six credits) per term. Eligibility is based on your financial need as determined under federal regulations. Interest will start to accrue after a student drops below half-time status, separates, and/or graduates from Manhattan College.

Unsubsidized: Accrues interest from the date of disbursement to your student account and continues until the loan is paid in full. However, students can defer payment until after graduation, separation from, or less than half-time enrollment at Manhattan College.

•Go to <http://manhattan.edu> and login to your "Self-Service" account. Under self-service, click the financial aid tab and complete the financial aid checklist. Upon completing the checklist, your loans will be accepted.

•Go to: <https://studentaid.gov/> and login in with the student FSA ID (or associated email) and password. The FSA ID is the same ID that was created to login into the FAFSA application. More information about the FSA ID as well as resetting passwords can be found at <https://fsaid.ed.gov/>.

•Once logged into the Student Loans website, click "Entrance Counseling." The counseling takes about 30 minutes to complete and is a short information session and questionnaire that provides information about the Stafford Loans.

- Complete the Master Promissory Note. The Master Promissory Note only needs to be completed once every ten years. Select the "subsidized/unsubsidized" option for MPN and complete all questions. You will then be asked to sign by typing your name and receive a notification that your signature has been verified. You must review the MPN and click submit.