

Initial Federal Direct Loan awards require the completion of Entrance Counseling and a Master Promissory Note. To accept the Federal Direct Loan awarded to you, complete the following steps:

Step 1 Log into studentaid.gov with your FSA ID.
If you need FSA ID, click “Create an FSA ID”.

Step 2 Complete Entrance Counseling

- Sign into studentaid.gov using FSA ID.
- Hover over "Loans and Grants"
- Click “Loan Entrance Counseling”.
- Click “Start”
- In “Select Schools to Notify”, make sure to select Southwestern Adventist University (search by state- select Texas).
- Read the information and answer questions.
- After completing all the modules, click “Submit Counseling” at the bottom of the page and print a copy for your records.

Step 3 Complete Master Promissory Note

- Hover over "Loans and Grants"
- Click “Master Promissory Note”
- Click “Start” next to the section: "I'm an Undergraduate Student"
- In “School Information”, select Southwestern Adventist University (search by state- select Texas).
- Provide References
- Review Terms & Conditions (Click on the “+” in front of each tab and read the information.)
- Review the note information & sign. Click “Sign”, view PDF, and print a copy for your records

For assistance, please call the [Federal Student Aid Information Center \(FSAIC\)](https://www.fsaic.gov): 1-800-433-3243

If you do not complete this process, the Direct Loans will be deducted from your awards, and we will assume you plan to pay your university expenses another way.

Have any questions about how to repay your student loans? Here are some websites you may visit:
StudentAid.gov/repay

Additional Information about the University’s Federal Direct Loan Awarding Procedures:

Southwestern awards the maximum Federal Direct Loan amount of a subsidized loan. This may be a combination of subsidized and unsubsidized loans depending on your eligibility. Maximum awards are as follows: Freshman - \$3,500, Sophomore - \$4,500, Junior/Senior - \$5,500. Southwestern will also award the additional \$2,000 in Federal Unsubsidized Direct Loans. Notification letters will be mailed to the applicant regarding the amount of the award(s). Independent students may borrow an additional \$4,000 (freshmen and sophomores) and \$5,000 (juniors and seniors). Students may request a Loan Change Request Form from Student Financial Services (SFS) to apply for this additional loan. Any awarded loan may be declined by completing a Loan Change Form obtained from Student Financial Services or on the Southwestern website.