

# ACCEPTING YOUR FEDERAL DIRECT SUBSIDIZED/UNSUBSIDIZED STUDENT LOANS



## 1 | Accept in UAccess Student Center

1. **LOG IN** Sign in to your UAccess Student Center ([uaccess.arizona.edu](http://uaccess.arizona.edu)) and select “Financial Aid Summary” under the “Financial Aid” menu.
2. **SELECT THE APPROPRIATE AID YEAR** If necessary, use the “Change Year” button to choose the correct academic year and then select “Accept Self-Help Aid”.
3. **ENTER YOUR DESIRED AMOUNT:** You can elect to accept less than the full amount offered by clicking the “Partial Amount” button and then enter the amount you would like to accept for the academic year in the “Accepted Amount” field. Then, click “Submit”. If you would like to accept the full amount offered, simply click the “Full Amount” button and then “Submit”.
4. **COMPLETE THE PROCESS** Follow the prompts to complete the acceptance process.
5. **REVIEW & CONFIRM** You can confirm the amount you accepted and see how it will be split between semesters after you accept it. First, click the “Accept Self-Help Aid” button and then click the name of the accepted aid you want to review.

## 2 | Complete Entrance Counseling

If this is your first time borrowing student loans at the University of Arizona, you must complete loan entrance counseling with the U.S. Department of Education before loans can be released. Entrance counseling will help you understand the terms and conditions of your loan and your rights and responsibilities. We want you to understand what a loan is, how interest works, and what your options are for repayment after you graduate.

1. **LOG IN** Sign in to your [studentaid.gov](http://studentaid.gov) account with the student FSA ID and password.
2. **BEGIN ENTRANCE COUNSELING** Under the “Complete Aid Process” menu, select “Complete Entrance Counseling”.

## 3 | Sign Your Master Promissory Note (MPN)

The Master Promissory Note (MPN) is a legal document in which you promise to repay your loans and any accrued interest and fees to the Department of Education. The MPN will explain the terms and conditions of the loan you will receive. All first-time borrowers must complete it before loan funds will be released.

1. **LOG IN** Sign in to your [studentaid.gov](http://studentaid.gov) account with the student FSA ID and password.
2. **SIGN MPN** Under the “Complete Aid Process” menu, select “MPN for Undergraduates”.