



## FINANCIAL AID CHECKLIST

All **FIVE** steps listed below need to be completed in order for your financial aid to be processed.

1. Create a PIN number: <http://www.pin.ed.gov>.  
*If you are creating a PIN for the 1<sup>st</sup> time, it takes 24 hours for your PIN to be activated.*
2. Complete the 2013/2014 Free Application for Federal Student Aid (FAFSA) at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).  
*Note: Please utilize the IRS Data Retrieval tool if available.*
3. **Complete Entrance Counseling** at [www.studentloans.gov](http://www.studentloans.gov).
4. **Complete a Master Promissory Note (MPN)** for your Stafford Loans at [www.studentloans.gov](http://www.studentloans.gov).
5. **Complete, sign and return the Direct Deposit Form**

### **Optional Step**

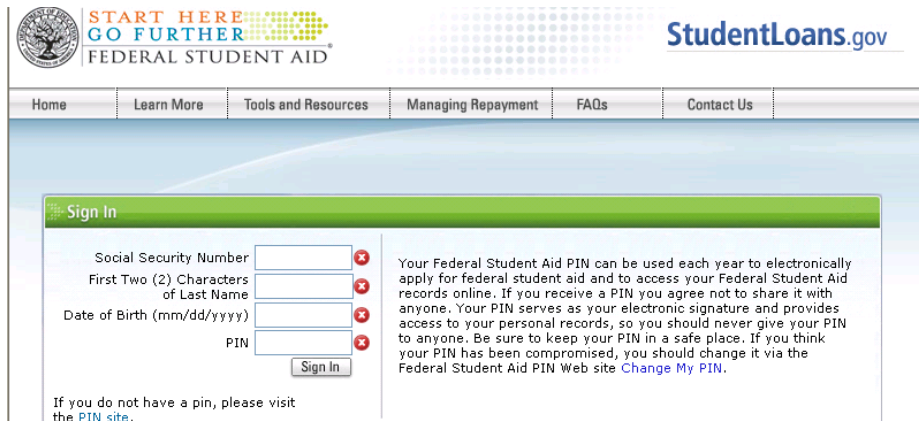
1. **Apply for a PLUS loan** at [www.studentloans.gov](http://www.studentloans.gov). 
  - The PLUS loan is a credit-based loan. Credit Decisions are valid for 90 days. Make sure not to apply too early and apply closer to semester start
  - You must complete PLUS MPN specifically for this loan.
  - If you are denied for any reason, contact Applicant Services at (800) 557-7394. They will let you know if you can appeal the decision, or if you should apply with an endorser.
  - If you require an endorser, your endorser will need to login and complete the Endorse PLUS Loan. You will need to provide the loan reference # to the endorser.

# Direct Loan Entrance Counseling Instructions

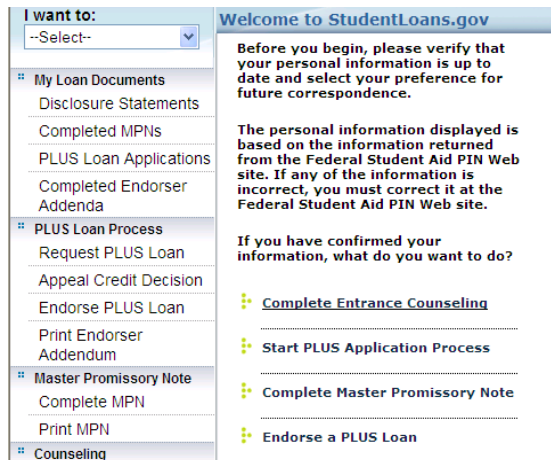
1. Log into [www.studentloans.gov](http://www.studentloans.gov). Click on Green 'Sign In' Tab



2. Sign in using your FAFSA PIN



3. Click Complete Entrance Counseling



**I want to:** --Select--


**Complete Entrance Counseling**

You will need about 30 minutes to complete the counseling session.

Your school may have alternate or additional counseling requirements. Check with your school's financial aid office to make sure this session will satisfy their requirements for Entrance Counseling.

**What To Do:**

- Read the content and answer the questions.
- Read the Borrower's Rights and Responsibilities.
- Print the Counseling Completion Verification page for your records.



- Follow the prompts and select counseling type (undergraduate or graduate student)  
Click Continue  
*You can review tips and etc and then Click Continue again*

**Counseling Type**

Please select: [More information](#)

**I am completing entrance counseling in order to receive loans as an undergraduate student.** This counseling will fulfill counseling requirements for Direct Subsidized and Unsubsidized Loans.

**I am completing entrance counseling in order to receive loans as a graduate or professional student.** This counseling will fulfill counseling requirements for Direct Subsidized, Direct Unsubsidized, and Direct PLUS Loans.

- Add Pacific Oaks College as the school to be notified of the entrance counseling  
Click Continue

**School and Loan Information**

U.S. Schools/U.S. Territory Schools

School State: CALIFORNIA

School Name: PACIFIC OAKS COLLEGE

Non U.S. Schools

**DLID:**G01255 **School Address:** 5 WESTMORELAND PLACE  
PASADENA, CA 911033592

6. Read through Counseling Session and complete All Quiz Questions (example below)

	<p>there are extenuating circumstances related to your adverse credit history. (An endorser is someone who agrees to repay a Direct PLUS Loan if you do not repay the loan.)</p> <ul style="list-style-type: none"> <li>• Direct Consolidation Loans:             <ul style="list-style-type: none"> <li>○ Eligible federal student loans can be combined into one Direct Consolidation Loan.</li> </ul> </li> </ul> <p>Your school will tell you how much you may borrow and the types of loans you are eligible to receive.</p> <p><b>Question 1.</b></p> <p>The Direct Loan Program offers the following types of loans:</p> <ul style="list-style-type: none"> <li><input type="radio"/> a. Direct Subsidized Loans</li> <li><input type="radio"/> b. Direct Unsubsidized Loans</li> <li><input type="radio"/> c. Direct PLUS Loans</li> <li><input type="radio"/> d. Direct Consolidation Loans</li> <li><input type="radio"/> e. All of the above</li> </ul> <p><b>Question 2.</b></p> <p>Which of the following are true?</p> <p>Direct Unsubsidized Loans:</p> <ul style="list-style-type: none"> <li><input type="radio"/> a. Not based on financial need.</li> </ul>	<p>Canceling All or Part of Your Loan</p> <p>15 Consolidation</p> <p>16 Borrower's Rights and Responsibilities</p>
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7. If you have or are planning to borrow a Direct Grad PLUS Loan, Click to view the Borrower's Rights and Responsibilities tab for that loan type

<ul style="list-style-type: none"> <li>Completed MPNs</li> <li>PLUS Loan Applications</li> <li>Completed Endorser Addenda</li> <li><b>PLUS Loan Process</b></li> <li>Request PLUS Loan</li> <li>Appeal Credit Decision</li> <li>Endorse PLUS Loan</li> <li>Print Endorser Addendum</li> <li><b>Master Promissory Note</b></li> <li>Complete MPN</li> </ul>	<p><b>Borrower's Rights and Responsibilities</b> <span style="float: right;">Page 16 of 16</span></p> <p><a href="#">Click here to view the Borrower's Rights and Responsibilities for Direct Loan Grad PLUS Loan Type</a></p> <p>If you have questions about the borrower's rights and responsibilities or the terms and conditions of your loan(s), you may contact Applicant Services.</p> <p style="text-align: center;">US Department of Education Attn: COD Applicant Services P.O. Box 9002 Niagara Falls NY 14302 Phone: 1-800-557-7394 email: codsupport@acs-inc.com</p>	<ul style="list-style-type: none"> <li>1 Direct Loan Types</li> <li>2 Borrow Wisely</li> <li>3 You Must Repay Your Loans</li> <li>4 The Master Promissory Note</li> <li>5 How Your Loans Will Be Disbursed (Paid Out)</li> <li>6 Direct Subsidized and Unsubsidized Loan Limits</li> </ul>
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8. Click Submit and Print a Copy for your records

<ul style="list-style-type: none"> <li>Disclosure Statements</li> <li>Completed MPNs</li> <li>PLUS Loan Applications</li> <li>Completed Endorser Addenda</li> <li><b>PLUS Loan Process</b></li> <li>Request PLUS Loan</li> <li>Appeal Credit Decision</li> <li>Endorse PLUS Loan</li> <li>Print Endorser Addendum</li> <li><b>Master Promissory Note</b></li> <li>Complete MPN</li> <li>Print MPN</li> <li><b>Counseling</b></li> <li><b>Complete Entrance Counseling</b></li> <li>View Previously</li> </ul>	<p><b>Borrower's Rights and Responsibilities</b> <span style="float: right;">Page 16 of 16</span></p> <p><a href="#">Click here to view the Borrower's Rights and Responsibilities for Direct Loan Grad PLUS Loan Type</a></p> <p>If you have questions about the borrower's rights and responsibilities or the terms and conditions of your loan(s), you may contact Applicant Services.</p> <p style="text-align: center;">US Department of Education Attn: COD Applicant Services P.O. Box 9002 Niagara Falls NY 14302 Phone: 1-800-557-7394 email: codsupport@acs-inc.com</p> <p>Your school's financial aid office can also assist you if you have questions about the borrower's rights and responsibilities or the terms and conditions of your loan(s).</p> <p style="text-align: center;"><input type="button" value="Submit"/></p>	<ul style="list-style-type: none"> <li>1 Direct Loan Types</li> <li>2 Borrow Wisely</li> <li>3 You Must Repay Your Loans</li> <li>4 The Master Promissory Note</li> <li>5 How Your Loans Will Be Disbursed (Paid Out)</li> <li>6 Direct Subsidized and Unsubsidized Loan Limits</li> <li>7 Direct Subsidized Loan and Direct Unsubsidized Loan Interest Rates and Payment of Interest</li> </ul>
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9. Once submitted, you will see "Congratulations! You have completed your requirements for Entrance Counseling."



**View Account Information**

- [Account Summary](#)
- [Payment History](#)
- [Loan Consolidation Status](#)
- [Payoff Amount](#)
- [1098-E Tax Information](#)
- [Electronic Promissory Note/Agreement to Serve](#)
- [Electronic Mailbox](#)

**Manage Your Account**

- [Update Your Information](#)
- [Consolidate Your Loans](#)
- [Electronic Mail Services](#)
- [Deferment Request](#)
- [Forbearance Request](#)
- [Change Repayment Plan](#)
- [Change Payment Due Date](#)

**Electronic Payment Methods**

- [Make Online Payment](#)
- [Electronic Debit Account \(EDA\)](#)

## Entrance Counseling

Step 1 Step 2 Step 3 **Step 4**

You're Done!

**Congratulations!**

**You have completed your requirement for Entrance Counseling.**

You have completed your online Entrance Counseling session. From here you may open a formatted Borrower's Rights and Responsibilities form to print for your records.

[Show Form for Printing](#)

The results of your Entrance Counseling Quiz will be retrieved by the schools you have indicated. For your reference you can also retrieve your quiz results by selecting Entrance Counseling from the main page.

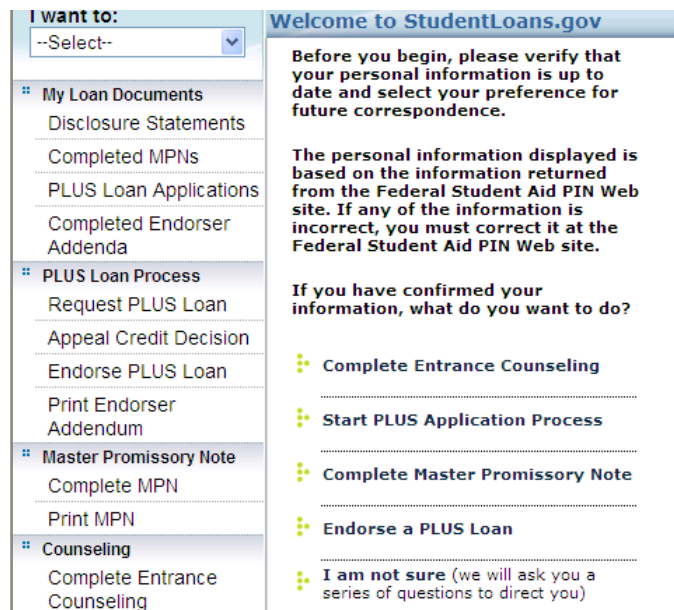
[Return to Home Page](#)

# Direct Loan Stafford and Grad PLUS Master Promissory Note Instructions

1. Log into [www.studentloans.gov](http://www.studentloans.gov)



2. Click the Green Tab "Sign In". You must have your FAFSA PIN to sign in.
3. After Signing In, you will be directed to a Welcome Page. On this page, click "Complete Master Promissory Note"



4. Select the type of loan you would like to receive. Subsidized/Unsubsidized or PLUS

**I want to:** --Select--

**Master Promissory Note (MPN)**




The Master Promissory Note (MPN) is a legal document in which you promise to repay your loan (s) and any accrued interest and fees to the U.S. Department of Education. It also explains the terms and conditions of your loan(s). Unless your school does not allow more than one loan to be made under the same MPN, you can borrow additional Direct Loans on a single MPN for up to 10 years.

Parent borrowers must complete an MPN for each student.

The entire MPN process must be completed in a single session, so be sure you have enough time before you start. Each MPN generally takes approximately 30 minutes to complete.

**What You Need**  
OR

Select the type of loan you would like to receive

-  **Subsidized/Unsubsidized**  
(Federal Direct Loans available to undergraduate or graduate/professional students)
-  **Graduate PLUS**  
(Federal Direct Loans available to graduate/professional students)
-  **Parent PLUS**  
(Federal Direct Loans available to parents of dependent undergraduate students)

**My Loan Documents**

- Disclosure Statements
- Completed MPNs
- PLUS Loan Applications
- Completed Endorser Addenda

**PLUS Loan Process**

- Request PLUS Loan
- Appeal Credit Decision
- Endorse PLUS Loan
- Print Endorser Addendum

**Master Promissory Note**

- Complete MPN**
- Print MPN

**Counseling**

- Complete Entrance Counseling
- View Previously Completed Counseling

5. Follow steps to complete all required fields. Add Pacific Oaks College as the school to be notified of your master promissory note.

**School and Loan Information**

U.S. Schools/U.S. Territory Schools

School State: CALIFORNIA

School Name: PACIFIC OAKS COLLEGE

Non U.S. Schools

**DLID:**G01255 **School Address:** 5 WESTMORELAND PLACE  
PASADENA, CA 911033592

6. Provide 2 Personal References
  - a. References cannot share the same address or phone number
  - b. Must know your reference for at least 3 years
  - c. References cannot have a non-U.S. address
7. Read each section of the terms and conditions and acknowledge agreement with them.

24. **Department of Defense and other federal agency loan repayment.** Under certain circumstances, military personnel may have their federal education loans repaid by the Secretary of Defense. This benefit is offered as part of a recruitment program that does not apply to individuals based on their previous military service or to those who are not eligible for enlistment in the U.S. Armed Forces. For more information, contact your local military service recruitment office.

Other agencies of the federal government may also offer student loan repayment programs as an incentive to recruit and retain employees. Contact the agency's human resources department for more information.

25. **AmeriCorps program education awards.** Under the National and Community Service Act of 1990, you may receive an education award that can be used to repay a Direct Subsidized Loan or Direct Unsubsidized Loan if you successfully complete a term of service in an AmeriCorps program. For more information, contact an official of your program.

**\*Section F contains instructions for completing a paper MPN and therefore is not displayed here. When you print off your completed MPN all sections print.**

*I have reviewed the information about me on the Master Promissory Note and acknowledge that it is true and correct. I have read, understand, and agree to the Borrower Request, Certifications, Authorizations and Understandings, the Promise to Pay, the MPN Terms and Conditions, and the Borrower's Rights and Responsibilities Statement*

**(Your response will be recorded and made part of your completed MPN.)**

Cancel

Continue

8. Review and Sign your Master Promissory Note

9. Print a Copy for your records





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## Direct Deposit Authorization for Financial Aid Refunds

(Please print clearly)

Complete Name \_\_\_\_\_

Last four #s of SSN \_\_\_\_\_

Telephone \_\_\_\_\_

Address \_\_\_\_\_

Program \_\_\_\_\_ Campus \_\_\_\_\_

I hereby authorize Pacific Oaks College, to initiate credit entries to the savings or checking account indicated below for any excess funds from my financial aid after tuition and fees are paid. This authorization shall remain in full force and effect until Pacific Oaks College has received written notification from me of its termination in such time and in such manner as to afford Pacific Oaks College a reasonable opportunity to act on it. Future refunds will be direct-deposited into this account.

Bank Name \_\_\_\_\_

Name on Account if different from above: \_\_\_\_\_

Relationship to Student: \_\_\_\_\_

Checking Account       Savings Account

Account Number 

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Routing Number 

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\_\_\_\_\_  
Student Signature

\_\_\_\_\_  
Effective Date

**Please submit this form to**  
Pacific Oaks College  
Office of Student Accounts  
Fax: 626-529-8480