

## Requirements for Direct Loans

Beginning with the Fall 2020 semester, all first time loan borrowers at Pueblo Community College are required to complete a Loan Entrance Counseling session. You will complete this session at <https://studentaid.gov/>.

First time loan borrowers must also complete a Master Promissory Note (MPN) at <https://studentaid.gov/>.

An MPN is a legal document that contains the Borrower's Rights and Responsibilities and Terms and Conditions for repayment. Direct PLUS and Direct Subsidized / Unsubsidized loans have different MPNs. An MPN can also be good for up to 10 years if certain enrollment requirements are met.