

**The Financial Aid Office, 627 West Battle Street, Talladega, AL 35160 Fax: (256) 761-6462**

You've filed your **FAFSA** with the Department of Education for code 001046 – **Talladega College** and received a Financial Aid Award email or letter. **Now What?**

Follow the instructions on your emailed award letter. If the Financial Aid Office does not hear from you within 5 days of sending the email we will assume that you accept all of the financial aid offered in your award letter.

**Here's what the emailed award letter says:**

**To Accept your Financial Aid Award:**

▪ **New applicants and Transfer Students**

Once you have received your award letter by email, you have the option to decline any portion of your award. If the Financial Aid Office does not hear from you within 5 days of sending the emailed award letter we will assume that you accept all of the financial aid awards offered in your award letter. To decline any award or a portion of your award, please send an email to [finaid@talladega.edu](mailto:finaid@talladega.edu) indicating which awards you want to decline or reduce. If you are accepting all financial aid awards as presented in the award letter, no further action is needed.

**New students**

To finalize your direct loan awards, you must complete Loan Entrance Counseling and Master Promissory Note by logging into [www.studentloans.gov](http://www.studentloans.gov) using your **FAFSA FSA ID** information (read further for instructions).

**Continuing students**

To accept your Federal Direct Loans, you must have already completed the **Loan Entrance Counseling (LEC)** and **Master Promissory Note (MPN)** in the prior year, if not, you will need to log into [www.studentloans.gov](http://www.studentloans.gov) and complete the **LEC** and **MPN**.

▪ **All**

If you are recommended for a **Direct Parent Plus Loan** as part of your award and the parent agrees to apply for this loan to help with the cost of your education, the parent **MUST** complete the Plus Application at [www.studentloans.gov](http://www.studentloans.gov) using the parent's **FAFSA FSA ID** information. **NOTE:** If the Direct Parent Plus is denied based on the credit check, you become eligible to receive additional direct unsubsidized funds up to \$4,000 (\$5000 for juniors and seniors). If approved, the parent must complete a **MPN**.

▪ **Please note that the re-payment of student loans is deferred until six months after graduation, dropping below half-time, or dropping out of college.**

▪ **OTHER AID:** Talladega College is a **UNCF** member institution. Students can apply for scholarships at [www.UNCF.org](http://www.UNCF.org). Please go to this website and complete the **General Scholarship application**.

**<sup>1</sup>PARENT: Direct Parent Plus Loan Instructions (continue reading)**

## **HOW TO COMPLETE LOAN ENTRANCE COUNSELING**

You are required to complete the Loan Entrance Counseling online at <https://studentloans.gov>. On the main screen, sign in by clicking on the green “Log In” box and provide your **FSA Username** and **Password**. Then click “complete Counseling”, click “Start Entrance Counseling”, and select undergraduate student. Complete the form and “Select to notify this school”.

## **HOW TO COMPLETE MASTER PROMISSORY NOTE**

A completed Master Promissory Note is required in order for the funds to be applied to your account. This process may take an estimated 30 minutes. Allow time to complete the entire process in a single session.

- Go to <https://Studentloans.gov> to complete a new Electronic Master Promissory Note.
- In the left column under “Master Promissory Note”, click on “Complete MPN”. Click on “Complete Subsidized/Unsubsidized MPN” to complete the following steps:

- Enter Personal Information, state and school,
- Provide Two Personal References,
- Review Terms and Conditions of the Loan,
- Review Personal Data Entered and Sign the MPN electronically
- Print a copy of the MPN for your records.

## **PARENT(S): To complete a Direct PLUS Loan Request, you will need:**

Your [FSA ID](#)

If you are a new user or have forgotten your **FSA ID**, you can EDIT your information at [www.FSAID.gov](http://www.FSAID.gov), it takes approximately 20 minutes to complete.

- The Direct PLUS Loan Request must be completed in a single session.
- Parents must log in using their own **FSA ID** to complete a Direct PLUS Loan Request.

## **Student Information**

- Student’s First Name, Middle Initial, and last Name
- Student’s address
- Student social security number
- Student’s telephone Number
- Student date of birth

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## **Personal Information**

- Permanent Address
- Telephone Number
- Mailing Address (if different from permanent address)
- Email Address
- Alien Registration Number (if you are an eligible non-citizen)

## **Employer Information**

- Employer Name
- Employer Address

## **Three references must be provided with different addresses**

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*If you have previously completed either a Direct Loan MPN or a Direct PLUS Loan Request, some of this information may be populated for you. You should review all populated information carefully for accuracy.*