ON-LINE STEPS for your FEDERAL DIRECT STAFFORD LOAN

1. **You view your award on-line by following these steps:**
   - Go to [www.mwcc.edu](http://www.mwcc.edu)
   - Click on the ICONNNECT link at top right of page
   - Enter your User Name and Password and click Login
   - On left, click on Academics & Finances and click on Financial Aid Awards
   - Select the Aid Year and click the SUBMIT button
   - Click on the Award Information, select aid year
   - Click on the Bookstore Payment Authorization Tab (read and click on Accept, one time only)

2. **How do I accept my loan offer?**
   - The Accept Award Offer tab will be available once you accept the Bookstore Authorization, click on this tab
   - You will have the option to accept the full amount, partial amount or decline the loan
   - After you accept the loan you must complete the MPN and Entrance Counseling, see step-by-step instructions below.

**Instructions to Complete Federal Direct Stafford Loan Master Promissory Note**

2. Under Manage My Direct Loan, click Sign in
   - You will be asked for your Social Security Number, First 2 Characters of Last Name, Date of Birth, and FAFSA PIN NUMBER (if you do not have your FAFSA PIN number go to [www.pin.ed.gov](http://www.pin.ed.gov) and request one)
3. Click Complete Master Promissory Note
4. You must complete the MPN in a single session
5. Click Subsidized/Unsubsidized (the type of loan you would like to receive)
6. Fill out Personal Information
7. Select State (Massachusetts) and School (Mount Wachusett Community College)
8. Personal References-You must list two and will need to provide addresses and telephone numbers
9. Read the Terms and Conditions (Make sure to read all sections)
10. When finished reading check the box that confirms you have reviewed the information and click continue
11. Review Information and Sign at the Bottom (First and Last Name) click SIGN-the screen will read your signature has been authenticated-You are not done-View the HTML version and then Click Continue. Screen will read: Thank you for Submitting the MPN, you can view and print the PDF version for your records.

**Instructions to Complete Federal Direct Stafford Loan Entrance Counseling**

2. Under Manage My Direct Loan, click Sign in. You will be asked for your Social Security Number, First two characters of Last Name, Date of Birth, and FAFSA PIN NUMBER (if you do not have your FAFSA PIN number go to [www.pin.ed.gov](http://www.pin.ed.gov) and request one)
3. Click Counseling link, 1st link in the middle of the web page.
4. Click on Entrance Counseling start button (do not click on Financial Awareness Counseling, it is not the same)
5. School Information: Select State (Massachusetts) and School (Mount Wachusett Community College) click add school. Make sure to check off the box next to Mount Wachusett Community College) located at the top
6. Identify Yourself-You are an Undergraduate student then click continue.
7. Read the Information and answer the questions, when finished click continue to the next page (you will be given the correct answer as you go along, all questions identifiable by the purple banner.
8. Estimate your expenses, enter in all your expenses, (there is no right or wrong answer, just estimate)
9. Next Click on the Estimate your funds for the year tab, enter in your estimate awards (there is no right or wrong answer, just estimate) If you need assistance to look up your award, follow accept award instructions.
10. Continue to answer all questions under purple banners.
11. When you complete the counseling session the screen will read: “YOUR NAME” you have successfully completed Entrance Counseling
12. If you wish to keep the financial information and your rights and responsibilities, options to print these are located at the bottom of the web page.

IMPORTANT NOTE:

HEALTH INSURANCE

- Go to www.mwcc.edu and click on Quick Links at top right of screen
- Click on Waive Insurance
- Select Student Waive
- If new to website create user account; If returning to website select returning login
- Select Student Waive
- Select red button “I want to WAIVE”
- Answer all questions and follow each step throughout the form