Accepting your Stafford Loans

Step 1: Navigate to Pirate Net from your web browser

Step 2: Sign in using your username and password

Step 3: Click the “Profile and Finances” tab

Step 4: In the ‘Financial Aid Steps’ box click “Accept/ Decline Your Awards Now”

Step 5: Select the appropriate Aid year and click “Submit”
Step 6: To review your Financial Aid awards, click “Award Overview”. Once you have reviewed your awards, you must accept the ‘Terms and Conditions’ of your Financial Aid package. Once you have read and accepted the Terms and Conditions, you may then accept your Financial Aid award offers. Click “Accept Award Offer” to accept or decline your Financial Aid Awards. Use the drop down box and choose your option: Accept, Decline, or Decide Later.

Step 7: Review your Financial Aid requirements frequently. You must submit any required documentation to the Office of Financial Aid as soon as possible to avoid delays in processing your awards.

Step 8: Complete Entrance Counseling and the Master Promissory Note for your Federal Stafford loans.
Step 9: or Navigate to [www.studentloans.gov](http://www.studentloans.gov) from your web browser

Step 10: Click the Green Sign In button

Step 11: Sign in using your social security number, first 2 characters of your last name, date of birth, and FAFSA pin number.
Step 12: Select “Complete Entrance Counseling”

Step 13: Select “Complete 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.

Step 14: Select “I am an undergraduate student”, then select “Continue”
Step 15: Read the Entrance Counseling Guideline and then select “Continue”

Step 16: Select “New Jersey” from the School State pull down menu; Select “Seton Hall University” from the School Name pull down menu; Select “Continue”

Step 17: Complete all entrance counseling questions
Step 18: At the end of the quiz, you will have the opportunity to view and print the complete version of ‘Borrower’s Rights and Responsibilities’; Click “Submit” once you are finished

**Borrower’s Rights and Responsibilities** Page 16 of 16

Click here to view the Borrower’s Rights and Responsibilities for Direct Loan Sub/Unsub/Perkins Loan Type

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.

US Department of Education
Attn: COD Applicant Services
P.O. Box 9002
Niagara Falls NY 14302
Phone: 1-800-557-7394
e-mail: codsupport@acs-inc.com

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).

Submit

Step 19: Print a copy of your confirmation for your records

Congratulations! You have successfully completed Entrance Counseling for Direct Loan Sub/Unsub/Perkins Loan Type.

<table>
<thead>
<tr>
<th>First Name:</th>
<th>Middle Initial:</th>
<th>Last Name:</th>
<th>SSN:</th>
<th>School Location:</th>
<th>School:</th>
</tr>
</thead>
</table>

Print

› You can view and download completed Counseling Verification Page
› You can submit a Master Promissory Note

Step 20: Keep a copy of your confirmation for your records; confirmation of your completion will be sent to the school.

**Completed Counseling Forms**

<table>
<thead>
<tr>
<th>Full Name:</th>
<th>Social Security Number:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Submission Date</th>
<th>School Name</th>
<th>Student Name</th>
<th>Counseling Type</th>
<th>Counseling Form</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date and Time of completion</td>
<td>SETON HALL UNIVERSITY</td>
<td>Your Name Here</td>
<td>DLS</td>
<td>View HTML</td>
</tr>
</tbody>
</table>
Step 21: Return to the home screen

Step 22: Click “My Profile”

Step 22: Select “Complete Master Promissory Note”
Step 23: Select “Subsidized/Unsubsidized”

Step 24: Enter all required demographic information i.e. driver’s license number, permanent address, phone number, etc. and the select continue

Step 25: Provide TWO personal references- please note requirements for references
Step 26: Read each section of the Terms & Conditions. Each section must be read prior to completing the final step. Once each section is read, a check mark (√) will appear to the right.

Step 27: Review all information entered and make any necessary changes. Once you have completely reviewed the information, you must electronically sign the MPN.
Step 28: You can print the completed promissory note. If there is no printer available at the time of completion, you may sign back into [www.studentloans.gov](http://www.studentloans.gov) at any time to print the MPN. A record of your completion will be sent to the school.