Complete one of the following three options:

- I want to DECLINE all loans offered to me: then complete Step 1C.
- I want to ACCEPT all or part of the student loans offered to me and I have **not received** a student loan from WITC within the last year: then complete Steps 1-3.
- I want to ACCEPT all or part of the student loans offered to me and I have **received** a student loan while attending WITC within the last year: then Complete Step 1.

1. **Accept, Reduce or Decline your Federal Direct Subsidized and Unsubsidized Student Loans**

   Go to [www.witc.edu](http://www.witc.edu), click MyWITC. Enter your user ID and password. Click **Sign In**.

   Click **Student Center** link in the column at the left. Scroll down and click **Accept/Decline Awards**. Click on 2017 aid year. Complete one of these options:

   - a. To accept all loans, click **Accept All** and click Submit.
   - b. To reduce loans, enter reduced amount, click **Accept All** and click Submit.
   - c. To decline loans, click **Decline All** and click Submit.

   ![Financial Aid Table](image)

   **Note**: Grants are automatically accepted for you. No interest is charged on subsidized loans while enrolled in at least 6 credits or during a grace period. Students are responsible for paying interest on unsubsidized loans.

2. **Complete your Master Promissory Note (MPN)** MPN instructions are on the back side.

3. **Complete Entrance Counseling**

   Federal regulations require all "first-time" Federal Direct Loan borrowers to complete a **Master Promissory Note and Entrance Counseling** before receiving student loan funds. **If this requirement is not met, loan funds will not be disbursed.**

   a. The below links will appear after accepting and submitting your student loans on MyWITC in Step 1. The links direct you to [www.studentloans.gov](http://www.studentloans.gov). Sign into the federal website using your FSA ID. Students must click on **each** link to complete **both** requirements.

   ![Click to complete MPN](image)

   ![Click to complete Entrance Counseling](image)

   a. Another option is to complete **Entrance Counseling and Master Promissory Note** by going directly to [www.studentloans.gov](http://www.studentloans.gov). Sign in using your FSA ID. A student must complete **both** requirements while at this website.

Audio accommodations available upon request for [www.studentloans.gov](http://www.studentloans.gov) website. See financial aid office or Learning Resource Center.
The Master Promissory Note (MPN) is a student loan application that must be completed and signed before you will be eligible to receive a Direct Student Loan or Parent PLUS Loan. This MPN will be valid for up to 10 years.

1. Sign in at www.studentloans.gov with your FSA ID to access the online MPN.
2. From your Student Loan profile, update your email address if necessary, and elect to receive correspondence by email by checking the box. Select I agree to the Terms and Conditions. Click Save and Continue.
3. Click Complete Master Promissory Note.
4. Click Subsidized/Unsubsidized.
5. Next, you will be brought to Step 1 of 4. You must complete all four steps to successfully submit your MPN.
   - Step 1: Enter or update your personal information. Do not include dashes in your social security number or phone number. Under School Information, select WI for state and Wisconsin Indianhead Technical Coll for School Name (Shell Lake address is correct for all campuses). Click Continue.
   - Step 2: Enter your Personal References. Click Continue.
   - Step 3: Review Terms and Conditions. Click each header to view and read each section. All sections must be viewed before you will be allowed to continue. These include C, D, E, G and MPN Addendum. Check the box to acknowledge that you have read and understand the Terms and Conditions at the end of MPN Addendum and that the information you provided is true and correct. Click Continue.
   - Step 4: Review all information provided. Make corrections by using the Edit button in the top right corner of each box, if necessary.
6. Once all information is correct, type your name and click Sign to electronically sign your MPN. Your signature will be authenticated.
7. Review your MPN by scrolling through the document. If all information is correct, click Submit at the bottom of the page. If corrections need to be made, click Back at the bottom of the page.
8. After you submit the MPN, this message will appear, “You have successfully submitted your MPN. You will receive a confirmation email shortly. The school you selected will be notified of your MPN completion within the next 24 hours.”
9. View and print or save a PDF version of your MPN for your records. You do not need to submit a copy of your MPN to WITC.
10. If you have difficulty completing the MPN online, trouble using or accessing www.studentloans.gov, contact Direct Loan Applicant Services at 800-557-7394.
11. For additional assistance regarding your loans or financial aid, contact the financial aid advisor at your campus.

Contact your WITC Financial Aid Office with questions

WITC-Ashland | Online Financial Aid
2100 Beaser Avenue
Ashland, WI 54806
715-682-4591 ext. 3119

WITC-New Richmond Financial Aid
1019 South Knowles Avenue
New Richmond, WI 54017
715-246-6561 ext. 4226

WITC-Rice Lake Financial Aid
1900 College Drive
Rice Lake, WI 54868
715-234-7082 ext. 5395

WITC-Superior Financial Aid
600 North 21st Street
Superior, WI 54880
715-394-6677 ext. 6290

8/9/2016