



# Federal Stafford Loan Entrance Counseling and Master Promissory Note Instructions

Nazareth College has determined that you are eligible for a Federal Stafford Loan. Borrowers can now complete their required Entrance Interview and Stafford Loan Master Promissory Note (MPN) online. This saves time and eliminates the errors associated with the paper process. Electronic processing is fast, easy, and accurate.

## Step 1 Entrance Counseling: MappingYourFuture.org

- Visit [MappingYourFuture.org](https://MappingYourFuture.org)
- Click on the "complete Online Student Loan counseling" link on the left side of the page.
- Click on the Stafford and Perkins combined entrance.
- Complete the steps to select your school, read the content and answer questions, and complete the student form.
- Print the confirmation page ( it has your rights and responsibilities) or note the confirmation number for your records.

Once you finish the Entrance Counseling, you should continue to the e-MPN process.  
(See Step 2 on reverse)

## Step 2 Complete and sign Stafford Loan Master Promissory Note: [www.hesc.org](http://www.hesc.org)

Note: New York State Higher Education Services (HESC) is the default guarantee agency for Nazareth College. You are welcome to use any guarantee agency. If you wish to use another guarantee agency, please inform the financial aid office of the name.

Welcome to the New York State Higher Education Services Corporation (HESC). Our mission at HESC is to help people pay for college. HESC guarantees federal student and parent loans, offers loan management services, and provides guidance for college planning. In New York state, HESC also administers the Tuition Assistance Program (TAP) and other state specific grants and scholarships.

About HESC | HESC News

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STUDENTS, FAMILIES, BORROWERS & COUNSELORS

IN THE SPOTLIGHT

Keep Planning ... Access to Student Loan Funds Continues Without Interruption

Juniors and Seniors: Stay on Track for College with the HESC High School Calendar

Counselors: Link Your School's Web Site to HESC

Parents: Explore Tax Credits and Deductions

Ten Questions to Ask Before Borrowing

Loan Consolidation: Learn the Pros and Cons, Start the Process

Complete the FAFSA | Apply for TAP | Complete the e-MPN | Manage My Account

- Go to [www.hesc.org](http://www.hesc.org)
  - Click on "Students, Families, Borrowers & Counselors"
  - Click on "Complete the e-MPN"
  - Find Students only- Stafford Loan (Undergraduate and Graduate Students)
  - Click on "Begin the Stafford Loan e-MPN process"
- Note: Graduate Students do not click on Graduate/Professional PLUS Loan*
- Follow the instructions to complete your student loan MPN electronically

### LENDER INFORMATION:

You are welcome to borrow from any lender that participates in the Federal Title IV Stafford Loan program. Your choice of lender will not affect the manner in which the financial aid office will process your loan application. You may wish to refer to the Nazareth College website at [www.naz.edu/dept/finaid/](http://www.naz.edu/dept/finaid/) for lender and loan product information.

### What's Next

After you complete the MPN, your loan should be approved. Your lender will transmit funds to Nazareth College electronically. You will be notified when the loan funds are received. You may reduce the amount borrowed by submitting a loan return request within 14 days of the funds being credited to your account. Loan disbursements are made once per semester, usually at the beginning. Refunds are issued by the Student Accounts Office within 14 days of a credit balance on your account.

### Important Reminders

- Keep a copy of your MPN for your records.
- If you are not interested in borrowing at this time, you must notify the Financial Aid Office and your loan will be cancelled. If you are interested in borrowing less than the amount indicated on your award notice, notify the Financial Aid Office.

**QUESTIONS???** Call (585) 389-2310 or e-mail [finaid@naz.edu](mailto:finaid@naz.edu)