

## 2025-2026 DIRECT STAFFORD LOAN PROCESSING REQUIREMENTS

To make your final loan decision:

- Logon to MyGWU
- Click "Student Documents and Resources
- Click "Financial Aid"
- Click "Award"
- Select the current Award Year
- Click the "Terms & Conditions" tab
- Click "Accept"
- View online award
- Select ACCEPT, DECLINE, or ACCEPT PARTIAL AMOUNT

Completing the Loan Entrance Counseling and Master Promissory Note are federal requirements. Your loan(s) WILL NOT disburse without these requirements.

## Completing Loan Entrance Counseling

- You can complete this requirement by visiting the following website: <u>www.studentaid.gov</u>
  - Click the "Login" Button
  - Enter the Login Information and Click "Accept"
  - Click on "Loans and Grants" at the top of the web page.
  - Click on "Loan Entrance Counseling" under that menu.
  - Click the blue "Start" button to begin counseling
  - o Select "Gardner-Webb University" as the school to notify
  - Follow all prompts to the end of the counseling

## Completing the Master Promissory Note (MPN)

- You may access the MPN by visiting <u>www.studentaid.gov</u>, as well.
  - Click the "Login" Button
  - Enter the Login Information and Click "Accept"
  - Click on "Loans and Grants" at the top of the web page.
  - Click on "Master Promissory Note (MPN)"
  - Click the first blue "Start" button beside "MPN for Subsidized/Unsubsidized Loans"
  - Enter all of your (the student) information and Select "Gardner-Webb University" from the drop-down menu.
  - Click "Continue"
  - List two persons with different U.S. addresses who have known you for at least three years.
    - The first reference should be a parent or legal guardian.
    - References must have different addresses and telephone numbers.
    - If the reference does not have a telephone number, enter N/A.