

Federal Direct Loan Programs for Graduate Students

The University of Rhode Island participates in the William D. Ford Federal Direct Loan Program. This program includes both student Subsidized and Unsubsidized loans, as well as Graduate (PLUS) loans. The University receives funds directly from the US Department of Education and disburses them to eligible students. You are not required to submit a separate bank loan application to receive your loan funds.

Students borrowing through the *Federal Direct Stafford Loan Program* for the first time at URI must complete the following steps:

Step 1: Accept the Subsidized and/or Unsubsidized Loans offered on the student's award letter through the student's e-Campus account www.uri.edu/ecampus/ or return the financial aid award letter indicating acceptance of the loan.

Step 2: Complete Entrance Counseling for students at: <https://www.dl.ed.gov/borrower/BorrowerWelcomePage.jsp> and click on the Entrance Counseling link.

Step 3: Complete a Master Promissory Note (MPN) for students electronically at: <https://dlenote.ed.gov/empn/index.jsp>

Students borrowing through the *Federal Direct Graduate (PLUS) Loan Program* for the first time at URI must complete the following steps:

Step 1: Accept the Graduate (PLUS) Loan offered on the student's award letter through the student's e-Campus account www.uri.edu/ecampus/ or return the financial aid award letter indicating acceptance of the loan.

Step 2: Log on to the Direct Loan web site and complete a Graduate (PLUS) Master Promissory Note (MPN) in the student's name at: <https://dlenote.ed.gov/empn/index.jsp>

Step 3: Complete Entrance Counseling for students if you have not done so for your Stafford Subsidized and/or Unsubsidized loan(s), at: <https://www.dl.ed.gov/borrower/BorrowerWelcomePage.jsp> and click on the Entrance Counseling link.

Step 4: Complete the supplemental Graduate (PLUS) Loan application **after June 1, 2009** at: www.uri.edu/es/menu/0910finaidforms.html Click on the "2009-2010 Federal Direct Graduate (PLUS) Loan" link.