

## Federal Direct Loan Programs for Undergraduate Students and Parents

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 Parent (PLUS) loans. The University receives funds directly from the U.S. 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.

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

**Step 1:** Accept the Parent (PLUS) Loan offered on the student's award letter through the student's e-Campus account [www.uri.edu/ecampus/](http://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 Master Promissory Note (MPN) in the parent's name at: <https://dlenote.ed.gov/empr/index.jsp>

**Step 3:** Complete the supplemental Parent (PLUS) Loan application **after June 1, 2009** at: [www.uri.edu/es/menus/0910finaidforms.html](http://www.uri.edu/es/menus/0910finaidforms.html) Click on the "2009-2010 Federal Direct Parent (PLUS) Loan" link.

**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/](http://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/empr/index.jsp>