



# 2011/2012 Required Financial Aid Procedures

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	On-line Acceptance of Loans and Work Study	Electronic Master Promissory Note (EMPN)	On-line Entrance Counseling
<b>Who needs to do this?</b>	<b>ALL STUDENTS</b> receiving: <ul style="list-style-type: none"> <li>Perkins Loan</li> <li>Direct Loans</li> <li>Work Study (accept by September 30<sup>th</sup>)</li> </ul>	<b>FIRST TIME Direct Loan Borrowers</b>  <b>FIRST TIME Grad PLUS Loan Borrowers</b>	<b>FIRST TIME Loan Borrowers</b>  <b>FIRST TIME Grad PLUS Loan Borrowers</b>
<b>Where do I go?</b>	<a href="http://sis.umflint.edu">sis.umflint.edu</a>	<a href="https://studentloans.gov">https://studentloans.gov</a>	<a href="https://studentloans.gov">https://studentloans.gov</a>
<b>What do I need?</b>	<ul style="list-style-type: none"> <li>UM Flint Student ID (User ID)</li> <li>SIS PIN</li> <li>First time users refer to the Financial Aid Award Notice for details</li> </ul>	<ul style="list-style-type: none"> <li>Department of Education PIN (<a href="http://pin.ed.gov">http://pin.ed.gov</a>)</li> <li>Social Security Number</li> <li>Permanent Address and phone number</li> <li>Two references (complete names, addresses, and phone numbers)</li> <li>20-30 minutes</li> </ul>	<ul style="list-style-type: none"> <li>Department of Education PIN (<a href="http://pin.ed.gov">http://pin.ed.gov</a>)</li> <li>Social Security Number</li> <li>15-20 minutes</li> </ul>
<b>Steps to Follow</b>	<p>Click on the following:</p> <ol style="list-style-type: none"> <li>Go to the indicated webpage</li> <li>Login</li> <li>Financial Aid</li> <li>Award</li> <li>Award by Aid Year</li> <li>Select Aid Year</li> <li>Award Overview [Tab]</li> <li>Accept Award Offer [Tab]</li> <li>Read "<a href="#">Required Reading</a>"</li> <li>Return to SIS</li> <li>Scroll down and follow the instructions on the web site to accept/decline/decide later</li> </ol>	<ul style="list-style-type: none"> <li>Go to the indicated web page.</li> <li>Click on sign in box.</li> <li>When logging in the slashes (/) in the date of birth will appear automatically.</li> <li>Click Complete Master Promissory Note               <ul style="list-style-type: none"> <li>Undergraduate students should select the Subsidized/Unsubsidized option.</li> <li>Graduate students may need to complete the Subsidized/Unsubsidized option and the Graduate PLUS option.</li> </ul> </li> <li>Select the <b>University of Michigan-Flint</b> as your school.</li> <li>Enter required information.</li> <li>Click on the shaded headers to read sections C, D, E, and G.</li> <li>You will have the option to print a copy of the MPN once completed.</li> </ul>	<ul style="list-style-type: none"> <li>Go to the indicated web page.</li> <li>Click on sign in box.</li> <li>When logging in the slashes (/) in the date of birth will appear automatically.</li> <li>Click Complete Entrance Counseling</li> <li>Select the <b>University of Michigan-Flint</b> as your school.</li> <li>Enter required information.</li> <li>Answer quiz questions</li> <li>You will receive a confirmation of passing the quiz - print for your records.</li> </ul> <p><b>NOTE:</b> Do not use the back button – this will take you back to page 1.</p>
<b>Additional Information</b>	<ul style="list-style-type: none"> <li>Work study is canceled if not accepted by September 30<sup>th</sup>.</li> <li>Loans will be canceled if not accepted by the end of the loan period.</li> <li>Students who have a student loan debt greater than \$40,000 will be required to attend a loan counseling session with a Financial Aid Officer in order to receive Federal Direct Loans. Students will be notified of this on the requirements screen (eligibility section) in SIS.</li> </ul>	<ul style="list-style-type: none"> <li>Office of Financial Aid receives electronic confirmation that the EMPN has been completed.</li> <li>A Direct Loan Electronic Master Promissory Note (EMPN) must be completed in order to receive Direct Loan funds.</li> <li>The EMPN authorizes the University of Michigan-Flint to credit Direct Loan funds to your student account.</li> </ul>	<ul style="list-style-type: none"> <li>Your quiz results will be transmitted electronically to the Office of Financial Aid.</li> <li>Students borrowing through the Federal Direct Loan Program must complete counseling in order to receive their Direct Loan funds.</li> </ul>

## PERKINS BORROWERS

- If you accept a Perkins Loan, you will be mailed instructions with a Master Promissory Note (MPN). Perkins MPNs are signed one time and are valid throughout your attendance at UM-Flint, (continuing UM-Flint students who have already signed a MPN will not be sent a new one). Students are required to fill out a new Perkins Loan Questionnaire each academic year.