Cumberland
UNIVERSITY

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Lebanon, Tennessee 37087-3554
615-547-1399 / Toll Free 1-800-467-0562, ext. 1399
Fax 615-443-8424

How to apply for a William D. Ford Direct Student Loan

1. **Complete a FAFSA**- As with all federal student aid; you apply for Direct Loans by filling out the Free Application for Federal Student Aid (FAFSA). The information on your FAFSA will provide Cumberland the data needed to assess your financial need for student aid. Cumberland University's school code is **003485.** You can complete the 2020-2021 FAFSA online at:

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www.fafsa.gov

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2. **Complete Entrance Counseling**- If you have not previously received a loan at Cumberland University, you must complete Entrance Counseling before Cumberland can make the first disbursement of your loan. You will need your FSA ID Login*. Entrance Counseling helps you to understand your responsibilities regarding your loan. You can complete Entrance Counseling online at:

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https://studentaid.gov

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3. **Complete Master Promissory Note**- If you have not previously received a loan at Cumberland University, you must complete a Master Promissory Note (MPN). You will need your FSA ID Login*. The MPN is a legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Department of Education. It also explains the terms and conditions of your loan(s). You can complete a Master Promissory Note online at:

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https://studentaid.gov

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4. **Complete a Federal Direct Loan Request Form-** You must complete the Federal Direct Loan Request Form. This form is included in your award packet and available in the Office of Financial Aid as well. Contact us at financialaid@cumberland.edu to have one emailed or faxed to you.

*To complete the Entrance Counseling and Master Promissory note online, you will need a FSA ID Login issued by U.S. Department of Education. This is the same Login you have used to electronically sign your FAFSA. If you do not already have a FSA ID, you should apply for one **immediately** at https://studentaid.ed.gov/sa/fafsa/filling-out/fsaid