

# How To: Complete Loan Entrance Counseling & Master Promissory Note (MPN)

*Achieve More*

By completing Entrance Counseling and the Master Promissory Note (MPN), a student is indicating that they understand and accept the obligations, rights, and responsibilities of borrowing. All first-time borrowers **must** complete an Entrance Counseling session and an MPN prior to receiving loans at CWI. Find information about loan basics [here](#).

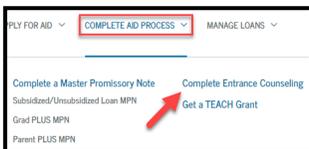
## COMPLETE ENTRANCE COUNSELING

Entrance Counseling is intended to help you better understand borrowing, how to borrow wisely, and repayment options.

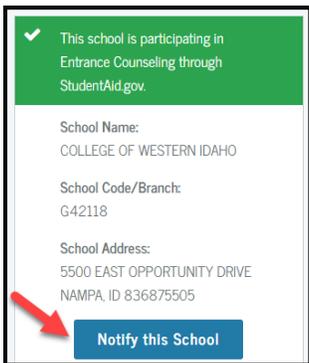
1. Go to [studentaid.gov](https://studentaid.gov) and log in using your FSA ID.



2. Hover over *Complete Aid Process* and select **Complete Entrance Counseling** then **Start**.



3. From the list of schools, select **College of Western Idaho**. This will allow CWI to receive a notification of your completion.



4. Select **Undergraduate** for student type and then **Continue**.
5. Complete each step of the entrance counseling process and click **Submit Counseling** once you have finished.

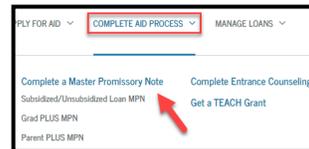
### IMPORTANT

- It can take up to 7 business days for CWI to be notified of your completion.

## COMPLETE MASTER PROMISSORY NOTE

An MPN is a binding legal document between you and the lender whereby you agree to repay the loan, fees, and interest in full.

1. Go to [studentaid.gov](https://studentaid.gov) and log in using your FSA ID.
2. Hover over *Complete Aid Process* and select **Complete a Master Promissory Note (MPN)**.



3. For loan type, select **MPN for Subsidized/Unsubsidized Loans** and then **Start**.
4. From the list of schools, select **College of Western Idaho**. This will allow CWI to receive a notification of your completion.
5. Complete each step of the MPN and click **Sign & Submit** once you have finished.

### IMPORTANT

- It can take up to 7 business days for CWI to be notified of your completion.
- You must provide two references with names, addresses, and contact information. This information can be used in an attempt to contact you, should your contact information not be kept up-to-date with the loan servicer.