

Federal Student Loan Application Guide

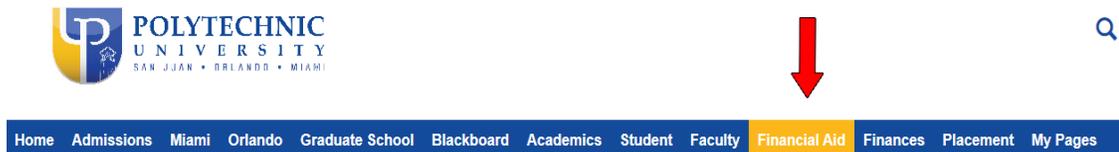
This guide provides information to help you complete required steps related with your Federal Student Loan application. In addition to submit your Student Loan request and related loan steps, you must submit a FAFSA form for the current academic year.

To start the Federal loan application process, go to <https://mypoly.pupr.edu/ics/>.

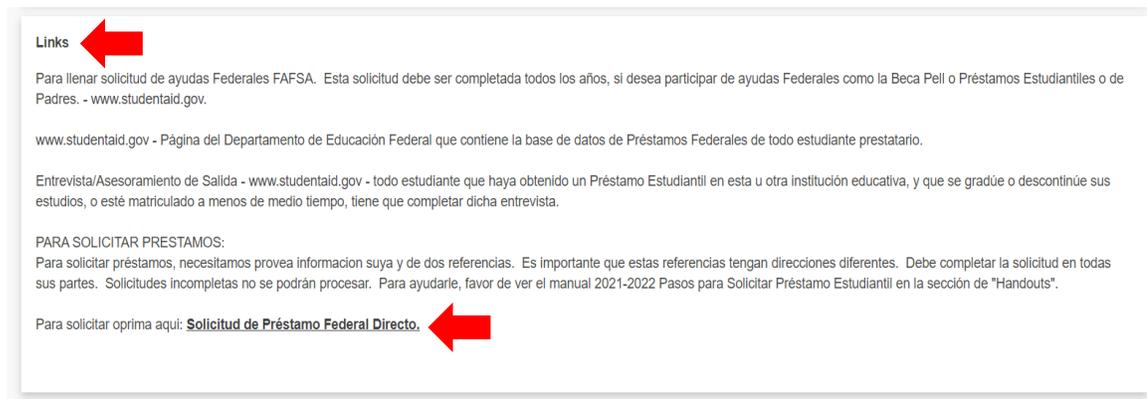
1. Enter your Username and Password in the **Login** fields.



2. Select the **Financial Aid** tab.



3. Go to the “**Links**” section and, at the end of the section, click on “**Solicitud de Préstamo Federal Directo**”.



4. Enter your Personal Information

- Social Security number
- PUPR Student ID number
- Name
- Last Name
- Mobile Phone Number
- Home Phone Number
- Personal Email
- Student Email

Federal Student Loan Application

Información personal

Personal information

Número de seguro social

Social Security Number

123-45-6789

Número de estudiante

Student ID Number

12345

Nombre / Name

John

Apellidos / Last Name

Doe

Teléfono / Phone

305-418-8012

Celular / Mobile

305-123-4567

email PUPR

doe_12345@students.pupr.edu

email Personal / Personal email

lovelymylife1@gmail.com

5. When completing the Postal Address (mailing address) and the Physical Address (home address) sections, make sure to provide all elements (Street Number, Street Name, Building Number, Apartment Number, City, etc.).

Dirección postal / Postal Address

Dirección postal / Postal Address

8180 NW 36th St

Dirección postal 2 / Postal Address 2

Suite 401

Ciudad / City

Doral

Estado / State

FL

Zona postal / Zip Code

33166

Dirección física / Physical Address

Dirección física / Physical Address

8180 NW 36th St.

Dirección física 2 / Physical Address 2

Suite 401

6. Complete your Loan Information.

- Student type: Select your program level - Associate Degree, Bachelor’s Degree, Master’s Degree o Doctorate Degree.
- Loan term: Select the term(s) for which you are requesting your student loan. If you are requesting a student loan to cover all three terms of the academic year, select *Full Year FA, WI y SP*.
- Academic Year: 2324 (August 2023 to May 2024).
- Loan type: Select *New, Renewal* or *Increment* based on your situation.

Información del préstamo / Loan information

Las solicitudes de préstamos se solicitan para uno o más términos dentro de un año académico. No importa cuando usted comience y cuando solicite el préstamo, este vence al finalizar el término de SP de cada año y debe solicitarse anualmente.

Student loans can be requested for one or multiple terms within the academic year. The student loan application will expire at the end of Spring Term. You should renew your application every academic year.

Tipo de estudiante / Student type

Termino del prestamo / Loan term

Año academico / Academic year

Tipo de prestamo / Loan type

Cantidad de prestamo subsidiado a solicitar / Subsidized loan amount

Cantidad de prestamo no subsidiado a solicitar / Unsubsidized loan amount

For Subsidized and Unsubsidized loans, the maximum amount that you can request will be based on the total completed credits (earned credits) as of the end of the last enrolled term.

Total Completed Credits	Academic Level	Loan Program	Loan Limits	
Undergraduate Program (Associate Degree / Bachelor’s)			Dependent Students	Independent Students
0 – 36	1	Subsidized	\$ 3,500	\$ 3,500
		Unsubsidized	\$ 2,000	\$ 6,000
37 – 72	2	Subsidized	\$ 4,500	\$ 4,500
		Unsubsidized	\$ 2,000	\$ 6,000
73 - 108	3	Subsidized	\$ 5,500	\$ 5,500
		Unsubsidized	\$ 2,000	\$ 7,000
109 or more	4 - 5	Subsidized	\$ 5,500	\$ 5,500
		Unsubsidized	\$ 2,000	\$ 7,000
Graduate Program (Master’s / Doctorate)		Unsubsidized		\$ 20,500

Federal Student Loan Application Guide

7. Check this box If you would like to authorize Polytechnic University of Puerto Rico to process any requested Subsidized loan as Unsubsidized Loan if you are not eligible for the Subsidized Loan program.

 De no cualificar para una porción o a la totalidad del Préstamo Subsidiado, autorizo a la Universidad Politécnica de Puerto Rico a certificar dicha cantidad como Préstamo No Subsidiado. / If I am not eligible for a portion or the totality of the Subsidized Loan Amount, I authorize the Polytechnic University of Puerto Rico to certify that amount under the Unsubsidized Loan Program.

8. Provide the contact information of two personal references
- **References should not live with the student nor share the same address or phone numbers.** (See following example of references with different contact information).
 - You can include references living in any state of the United States or in any U.S. territories.
 - Incomplete requests will not be processed. Please, make sure you are providing complete and correct information.
 - Name: First and Last Names
 - Address
 - City, State and ZipCode
 - Phone Number

★ Información de primera referencia First reference information		★ Información de segunda referencia Second reference information	
Nombre / Name <input type="text"/>	Apellidos / Last Name <input type="text"/>	Nombre / Name <input type="text"/>	Apellidos / Last Name <input type="text"/>
Dirección postal / Postal Address <input type="text"/>	Dirección postal 2 / Postal Address 2 <input type="text"/>	Dirección postal / Postal Address <input type="text"/>	Dirección postal 2 / Postal Address <input type="text"/>
Ciudad / City <input type="text"/>	Estado / State <input type="text"/>	Ciudad / City <input type="text"/>	Estado / State <input type="text"/>
Zona postal / Zip Code <input type="text"/>	Teléfono / Phone <input type="text"/>	Zona Postal / Zip Code <input type="text"/>	Teléfono / Phone <input type="text"/>

9. After entering all required data, click on **“Solicitar Préstamo/Apply for Loan”** to send your loan request.

Solicitar Préstamo / Apply for Loan



- After successfully submitting your loan request, you will get this message:

 Your form was submitted successfully.

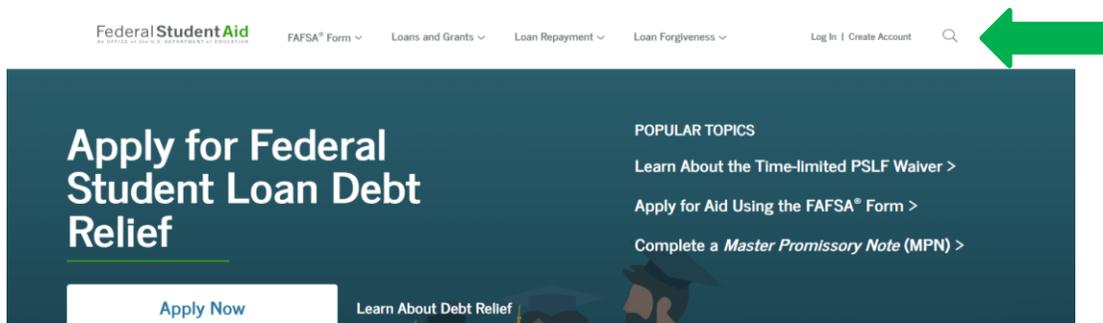
- If you must correct or complete any missing field, you will get this error message. Correct or provide any missing information and click on **“Solicitar Préstamo/Apply for Loan”** again to send the request.



10. After submitting your Federal Loan request, if you are applying for a Loan Renewal (active regular students who received student loan during the 2022-2023 academic year), you have completed the loan application process. If you are applying for a New Loan (new students or readmission students), go to www.studentaid.gov. Students applying for a New Loan must also complete an Entrance Counseling, a Master Promissory Note. Students with previous loans, must also complete the Annual Loan Acknowledgment. The Department of Education will not release your Federal Student Loan disbursement if you have not submitted a valid Entrance Counseling and Master Promissory Note for Polytechnic University of Puerto Rico. **PUPR students who have been out of college for more than one term, must submit a new Entrance Counseling.**

How to complete your Entrance Counseling, the Annual Loan Acknowledgment, and the Master Promissory Note

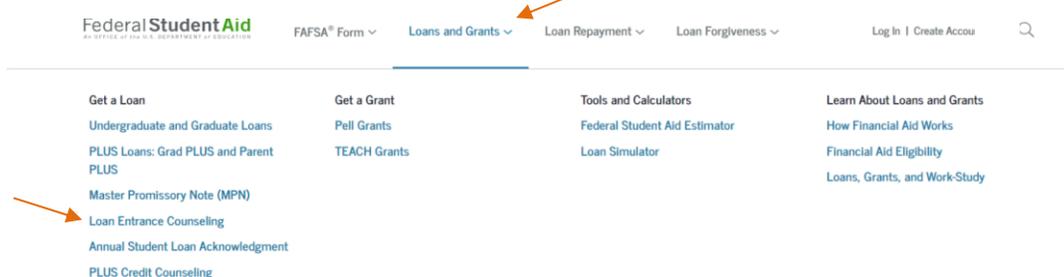
- Go to <https://studentaid.gov>.



- Select **“Log In”**. You will be required to enter your FSA ID Username and Password. *If you do not have an FSA ID, click on **“Create Account”**.*

Entrance Counseling

- Select **“LOAN AND GRANTS”**. Then, select **“Loan Entrance Counseling”**.



Federal Student Loan Application Guide

- Select “**Start**” based on your student type.

Select Your Student Status to Begin
Your school may have different entrance counseling requirements. Check with your school's financial aid office to be sure that the counseling on this Web site satisfies your school's entrance counseling requirements.
If your school requires you to complete and return a written entrance counseling document, download [Entrance Counseling PDF](#).

 <p>I am an Undergraduate Student ⓘ</p> <p>Entrance counseling for undergraduate students is required if you have not previously received a Direct Subsidized Loan or a Direct Unsubsidized Loan.</p> <p>You're an undergraduate student if you are enrolled in an undergraduate course of study that usually doesn't exceed four years and that leads to an undergraduate degree or certificate.</p>	<p>Start</p>	<p>Student's pursuing a Bachelor's degree</p>
 <p>I am a Graduate or Professional Student ⓘ</p> <p>Entrance counseling for graduate or professional students is required if you have not previously received a Direct Unsubsidized Loan or Direct PLUS Loan.</p> <p>You're a graduate or professional student if you are enrolled in a program or course above the bachelor's degree level (such as a master's degree or Ph.D. program) or who is enrolled in a program leading to a professional degree (for example, J.D. or M.D.).</p>	<p>Start</p>	<p>Student's pursuing a Master's degree</p>

- Read the information presented on this screen. Then, select “**Continue**”.

Entrance Counseling Overview | ⌚ 20 - 30 Minutes

Entrance Counseling is required for students who have not previously received a subsidized/unsubsidized loan or PLUS loan (graduate/professional students only) under the Direct Loan Program ⓘ or Federal Family Education Loan (FFEL) Program ⓘ.

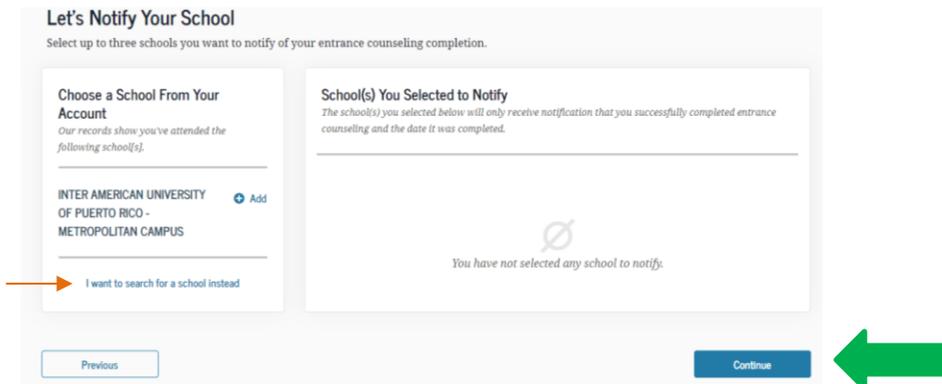
What You'll Learn and Do in Entrance Counseling

-  **Notify Your School**
Select the school(s) you'd like to notify of your counseling completion. If you'll be transferring schools, be sure to add those too.
-  **Learn What School Costs and How to Pay for It**
Understand what your education will cost and the options available to cover those costs, including borrowing federal student loans.
-  **Prepare for Successful Repayment**
Understand your repayment obligation and what it means to take out a federal student loan.
-  **Check Your Skills**
Review what you've learned with a few short knowledge checks.

Continue

Federal Student Loan Application Guide

- Select the school to notify of your counseling completion. You may click on “I want to search for a school instead”.



Let's Notify Your School
Select up to three schools you want to notify of your entrance counseling completion.

Choose a School From Your Account
Our records show you've attended the following school[s].

INTER AMERICAN UNIVERSITY OF PUERTO RICO - METROPOLITAN CAMPUS ➕ Add

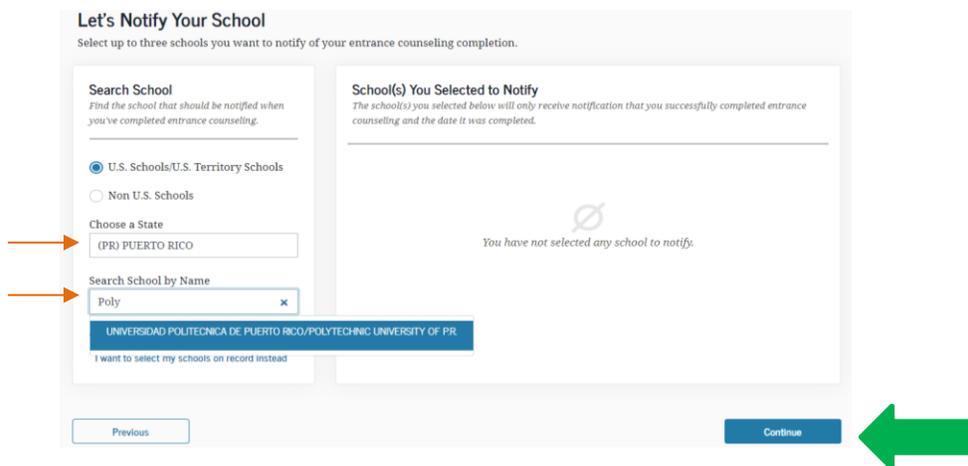
[I want to search for a school instead](#)

School(s) You Selected to Notify
The school(s) you selected below will only receive notification that you successfully completed entrance counseling and the date it was completed.

You have not selected any school to notify.

Previous Continue

- **IMPORTANT:** When searching for the school, you must select **PUERTO RICO** in “Choose a State” and **UNIVERSIDAD POLITECNICA DE PUERTO RICO/POLYTECHNIC UNIVERSITY OF P.R.** in “Search by school by name”.



Let's Notify Your School
Select up to three schools you want to notify of your entrance counseling completion.

Search School
Find the school that should be notified when you've completed entrance counseling.

U.S. Schools/U.S. Territory Schools
 Non U.S. Schools

Choose a State
(PR) PUERTO RICO

Search School by Name
Poly

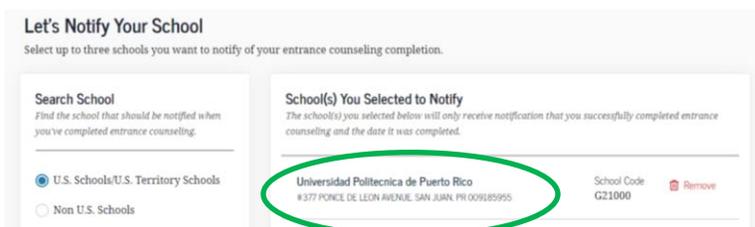
UNIVERSIDAD POLITECNICA DE PUERTO RICO/POLYTECHNIC UNIVERSITY OF P.R.
[I want to select my schools on record instead](#)

School(s) You Selected to Notify
The school(s) you selected below will only receive notification that you successfully completed entrance counseling and the date it was completed.

You have not selected any school to notify.

Previous Continue

- Confirm that our Institution (Universidad Politecnica de Puerto Rico/Polytechnic University of Puerto Rico) was selected. Then, select “Continue”.



Let's Notify Your School
Select up to three schools you want to notify of your entrance counseling completion.

Search School
Find the school that should be notified when you've completed entrance counseling.

U.S. Schools/U.S. Territory Schools
 Non U.S. Schools

School(s) You Selected to Notify
The school(s) you selected below will only receive notification that you successfully completed entrance counseling and the date it was completed.

Universidad Politecnica de Puerto Rico
#377 PONCE DE LEON AVENUE, SAN JUAN, PR 009185955

School Code G21000 Remove

- Your Entrance Counseling session starts on this page. The counseling includes five modules that will provide you information regarding the Federal Student Loan Programs. After each module, you will be presented a set of questions that you must answer.

Entrance Counseling Modules

Review what you'll learn in each module and select "Start" for the first module to begin.

 **Estimate the Cost of Your Education**
Learn about direct and indirect costs, and how managing your education costs can ultimately reduce your student loan burden.

 [Start](#)

What's in this module?

1. What is the total cost of your program?
2. How your school's cost of attendance is calculated

 **Paying for Your Education**
Learn the basics about financial aid, student loans, and what your options are.

What's in this module?

1. Sources of aid you don't have to repay
2. Loan basics
3. Types of student loans available

- At the end of the counseling, you can print or save the Counseling Summary. Select "**Submit**" to send the counseling.

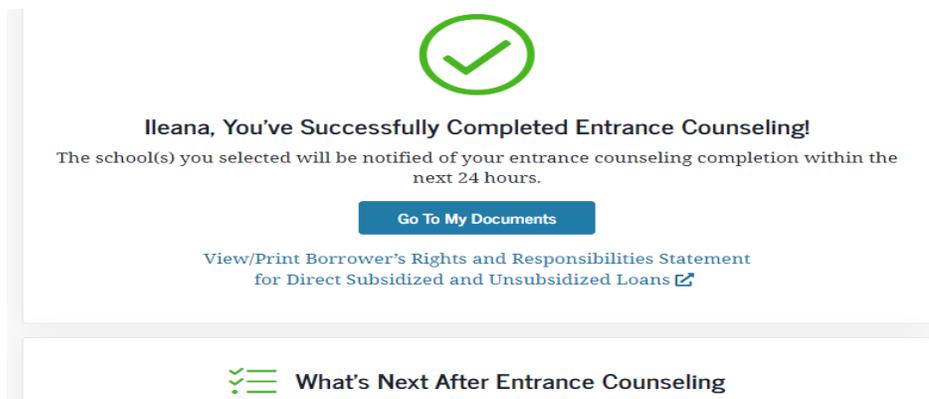
Summary of What You Learned Today During Your Entrance Counseling Session

By this point in entrance counseling, you should understand the impact your education costs can have on your financial future, and how you can manage your student loan debt. Don't hesitate to reach out to your servicer and/or school financial aid office if you need help once your loan is disbursed. You can also contact your servicer if you have questions about your aid offer.

The information below is calculated based on the school you chose in the beginning of the counseling, data from *College Scorecard*, and information we have on file. You can always refer to [Aid Summary](#) in your StudentAid.gov account for up-to-date information about your federal student loans.

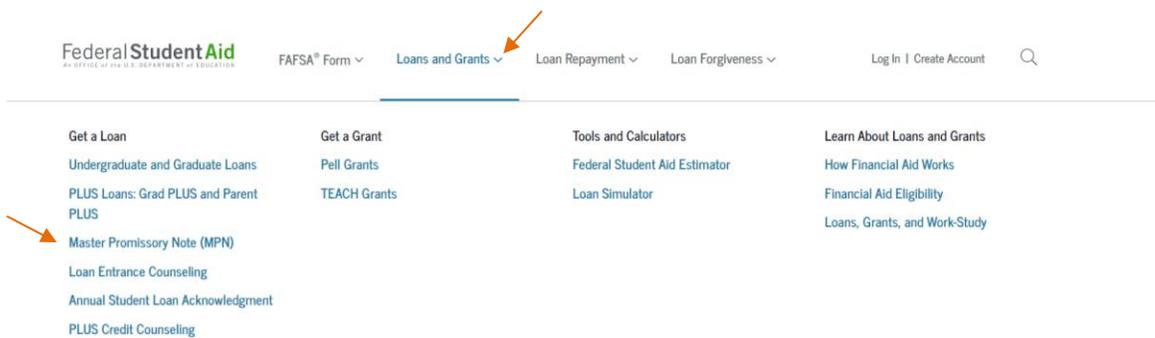
 [Print or Download Summary of Entrance Counseling](#)

- After successfully submitting your counseling, this confirmation page will be displayed.



Master Promissory Note (MPN)

- To complete your Master Promissory Note, select “**LOANS AND GRANTS**” and then, select “*Master Promissory Note (MPN)*”.



Federal Student Loan Application Guide

- Select the type of Master Promissory Note you are completing based on loan program you are requesting: Subsidized and Unsubsidized Loans (Undergraduate and Graduate Students), PLUS loans for Parents of Undergraduate students or PLUS loans for Graduate Students.

Master Promissory Note (MPN)

The Master Promissory Note (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 may receive more than one loan under an MPN over a period of up to 10 years to pay for your or your child's educational costs, as long as the school is authorized to use the MPN in this way and chooses to do so.

The school will tell you which loans, if any, you are eligible to receive.

Choose the Direct Loan MPN you want to preview or complete

 <p>I'm an Undergraduate Student MPN for Subsidized/Unsubsidized Loans Use this MPN for Direct Subsidized Loans or Direct Unsubsidized Loans available to eligible undergraduate students. Learn More</p>	<p>Start</p> <p><small>OMB No. 3845-0007 • Form Approved</small></p>	<div style="background-color: yellow; border: 2px solid blue; padding: 5px; margin-bottom: 10px;"> <p>Associate or Bachelor's Degree Students</p> </div> <div style="background-color: #8ebf8e; border: 2px solid blue; padding: 5px; margin-bottom: 10px;"> <p>Master's or Doctorate Degree Student</p> </div> <div style="background-color: #a0c4ff; border: 2px solid blue; padding: 5px;"> <p>PLUS loan for Parents</p> </div>
 <p>I'm a Graduate/Professional Student PLUS MPN or MPN for Subsidized/Unsubsidized Loans for Graduate/Professional Students Find and use the MPN that you need as a graduate or professional degree student to borrow federal student loans. Graduate/professional students can be eligible for Direct Unsubsidized Loans, Direct PLUS Loans, or both. You need to complete an MPN for each loan type you intend to receive. You should request Direct Unsubsidized Loans up to your full eligibility before borrowing Direct PLUS Loans. Learn More</p>	<p>Select MPN Type</p> <p><small>OMB No. 3845-0007 • Form Approved</small></p>	
 <p>I'm a Parent of an Undergraduate Student PLUS MPN for Parents of Dependent Undergraduate Student Use this MPN for Direct PLUS Loans available to eligible parents of eligible dependent undergraduate students. Learn More</p>	<p>Start</p> <p><small>OMB No. 3845-0007 • Form Approved</small></p>	

- Graduate students: After selecting your student type, you will be required to select your Loan Program. Select **“MPN for Subsidized and Unsubsidized Loans”**. If applying for a Graduate PLUS Loan (credit check required), select **“MPN for Direct PLUS Loan”**.
- The following screens are examples of the sections you are required to complete your Master Promissory Note for a Subsidized and Unsubsidized loan. To complete your MPN you must go through 5 steps.

Master Promissory Note

For Undergraduate Students Requesting Direct Subsidized/Unsubsidized Loans

Step 1 of 5

Information

Borrower: Social Security Number

Contact Information

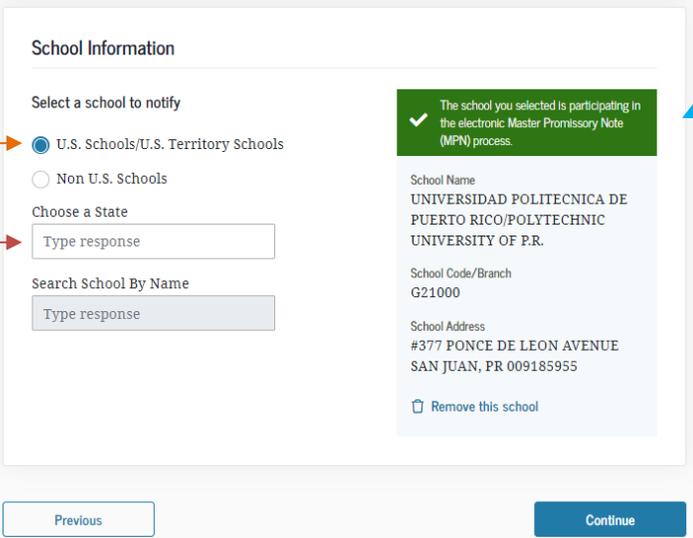
Email Address

Mobile Phone Number

Telephone Number

To update your contact information, visit your [Account Settings](#).

- **IMPORTANT:** When searching for your School Name, enter or select **PUERTO RICO** in “Choose a State” and **UNIVERSIDAD POLITECNICA DE PUERTO RICO/POLYTECHNIC UNIVERSITY OF P.R.** in “Search School Name”.



- After confirming that you have selected the correct school (**UNIVERSIDAD POLITECNICA DE PUERTO RICO/POLYTECHNIC UNIVERSITY OF P.R.**), select “**Continue**”.
- On Step Two, you will be required to provide contact information for two personal references. References must meet the following requirements.

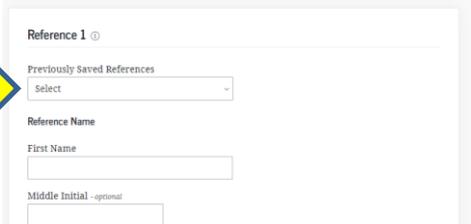
Reference Information

Enter the requested information for two persons with different U.S. addresses who do not live with you and who have known you for at least three years. The references should be people who will be able to help us contact you in the future if we are unable to reach you. References are only used for this purpose and are never required to repay your loan.

Please note the following information about your references:

- The first reference should be a parent or legal guardian.
- References must have different addresses and telephone numbers.
- References who live outside the United States are not acceptable.
- If the reference does not have a telephone number, or email address, or does not wish to provide an email address, enter N/A.
- Providing an email address for a reference is optional. If you provide an email address for a reference, we may use it to communicate with the reference.

- If you previously completed a Master Promissory Note, the system will allow you to select those references. After selecting the reference name, review the information to validate it is up to date.



Federal Student Loan Application Guide

- On Step Three, you will read the agreements through the Master Promissory Note. This step includes five sections.

Master Promissory Note
For Undergraduate Students Requesting Direct Subsidized/Unsubsidized Loans

Step 3 of 5

Agreements

Borrower: _____ Social Security Number: _____

MPN Agreement (1 of 5)

Borrower Request, Certifications, Authorizations, and Understandings

I request a total amount of Direct Subsidized Loans and/or Direct Unsubsidized Loans under this Master Promissory Note (MPN) that cannot be more than the maximum amounts I am eligible to receive, as provided under federal law and explained in the MPN Terms and Conditions and in the Borrower's Rights and Responsibilities Statement that accompanies this MPN.

Under Penalty of Perjury, I Certify That:

- A. The information I provide on this MPN and that I update from time to time is true, complete, and correct to the best of my knowledge and belief.
- B. I will use the loan money I receive only to pay for my authorized educational expenses for attendance at the school that determined I was eligible to receive the loan, and I will immediately repay any loan money that is not used for that purpose.
- C. If I owe an overpayment on a Federal Perkins Loan or on a grant made under the federal student aid programs (as defined in the MPN Terms and Conditions), I have made satisfactory arrangements to repay the amount owed.
- D. If I am in default on a federal student loan, I have made satisfactory repayment arrangements with the loan holder to repay the amount owed.
- E. If I have been convicted of, or if I have pled *nolo contendere* (no contest) or guilty to, a crime involving fraud in obtaining federal student aid funds, I have fully repaid those funds.

- On Step Four, you will be able to review and update, if necessary, the submitted information.

Master Promissory Note
For Undergraduate Students Requesting Direct Subsidized/Unsubsidized Loans

Step 4 of 5

Review and Edit

Borrower: _____ Social Security Number: _____

Contact Information [Edit](#)

Email _____

Mobile Phone _____

Telephone Number _____

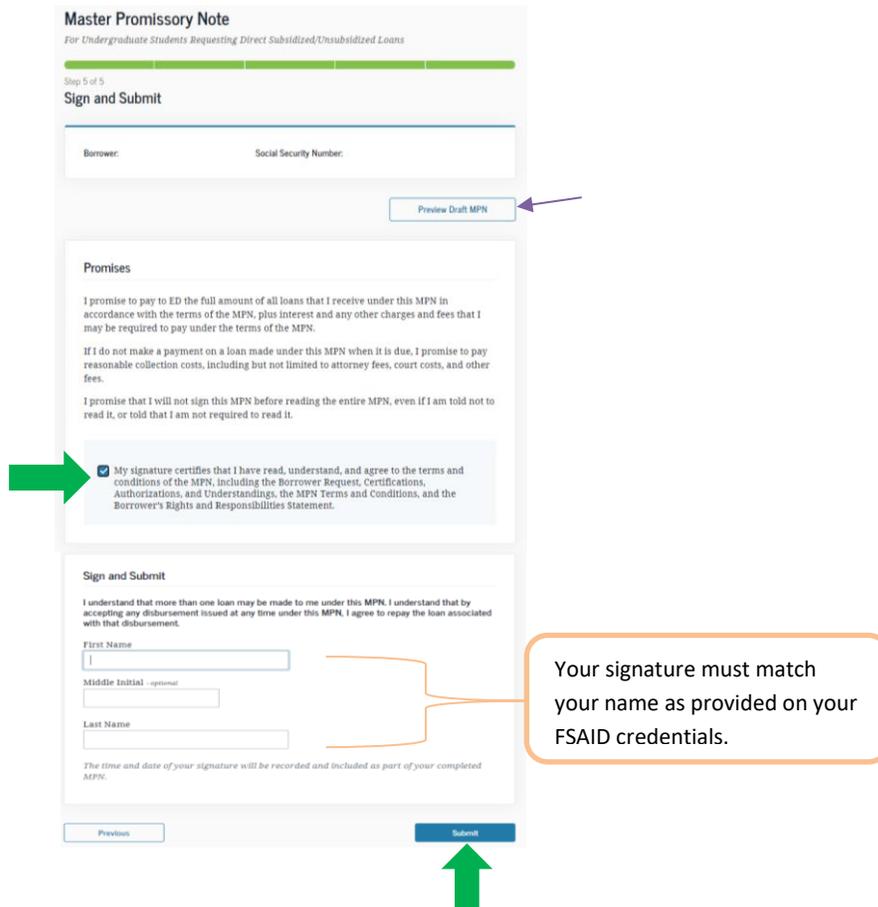
Driver's License Information [Edit](#)

Driver's License State _____

Driver's License Number _____

Federal Student Loan Application Guide

- On the Fifth step, you will be able to submit your electronic signature as your promise to pay back your federal student loans.



Master Promissory Note
For Undergraduate Students Requesting Direct Subsidized/Unsubsidized Loans

Step 5 of 5
Sign and Submit

Borrower: _____ Social Security Number: _____

[Preview Draft MPN](#)

Promises

I promise to pay to ED the full amount of all loans that I receive under this MPN in accordance with the terms of the MPN, plus interest and any other charges and fees that I may be required to pay under the terms of the MPN.

If I do not make a payment on a loan made under this MPN when it is due, I promise to pay reasonable collection costs, including but not limited to attorney fees, court costs, and other fees.

I promise that I will not sign this MPN before reading the entire MPN, even if I am told not to read it, or told that I am not required to read it.

My signature certifies that I have read, understand, and agree to the terms and conditions of the MPN, including the Borrower Request, Certifications, Authorizations, and Understandings, the MPN Terms and Conditions, and the Borrower's Rights and Responsibilities Statement.

Sign and Submit

I understand that more than one loan may be made to me under this MPN. I understand that by accepting any disbursement issued at any time under this MPN, I agree to repay the loan associated with that disbursement.

First Name:

Middle Initial - optional:

Last Name:

The time and date of your signature will be recorded and included as part of your completed MPN.

[Previous](#) [Submit](#)

Your signature must match your name as provided on your FSAID credentials.

- After submitting your Master Promissory Note, you will be able to save a copy or print it.

Evaluation of your Federal Student Loan Request

- ✓ The Financial Aid Office will receive an electronic copy of your loan application and proceed to determine your eligibility. If your application is incomplete, we will contact you via your student email (lastname_SID#@students.pupr.edu). Important: Your loan application cannot be evaluated or processed if you have not been accepted as a regular student at PUPR.
- ✓ After your application is approved, you will receive your Student Aid Award Letter confirming the total amount approved and the estimated disbursement dates of your federal student loan.
- ✓ If your loan application is denied, you will receive written notice with the reasons for the denial.

Do you need assistance? Contact your Financial Aid Officer: 📞 San Juan 📞 787-622-8000 ext. 249 📧 asistenciaeconomica@pupr.edu 📞 Miami 📞 305-418-8000 ext. 708 📧 marias@pupr.edu 📞 Orlando 📞 407-677-7000 ext. 806 📧 ldiaz@pupr.edu .