Federal Direct Subsidized/Unsubsidized and Graduate Plus Loans

Entrance Counseling & Master Promissory Note

Prior to applying a Federal Direct Loan to your student account, Entrance Loan Counseling and a Master Promissory Note must be completed. The steps teach you about the loan and act as your commitment for repayment.

1. Visit StudentAid.gov
2. Login using your Federal Student Aid (FSA) ID and password
3. Sign a Master Promissory Note for each loan and complete Entrance Loan Counseling
4. Accept the loans you plan to borrow in your UCDAccess portal

Completion Tips

- Direct Lending will notify CU Denver of completed steps within 3-5 business days
- Once loan requirements have been met, UCDAccess portal To Do List items will display in a Completed status.
- If borrowing Unsubsidized and Graduate Plus Loans, a Master Promissory Note must be signed for each loan. If you successfully appealed a credit decision or another party endorsed (co-signed) your loan, you will be required to complete PLUS Loan Counseling online.