

**COMPLETE AN ONLINE**  
**ENTRANCE OR EXIT COUNSELING SESSION AT**  
**[WWW.STUDENTAID.GOV](http://WWW.STUDENTAID.GOV)**

**TO APPLY FOR A WILLIAM D. FORD FEDERAL DIRECT LOAN  
YOU MUST:**

- ❖ **COMPLETE AN ONLINE APPLICATION ON CUNYFIRST**
- ❖ **COMPLETE AN ENTRANCE COUNSELING SESSION AND  
MASTER PROMISSORY NOTE AT [WWW.STUDENTAID.GOV](http://WWW.STUDENTAID.GOV)  
USING YOUR FSA ID &PASSWORD**

**YOU MUST COMPLETE A LOAN EXIT COUNSELING SESSION IF  
YOU:**

- ❖ **DROP BELOW 6 CREDITS**
- ❖ **STOP ATTENDING COLLEGE FOR AT LEAST 6 MONTHS**
- ❖ **GRADUATE FROM COLLEGE**

**REMEMBER: THE GRACE PERIOD BEFORE**  
**REPAYMENT IS 6 MONTHS!!!**