

Complete one of the following three options:

- I want to **DECLINE** all loans offered to me: then *complete Step 1C*.
- I want to **ACCEPT** all or part of the student loans offered to me *and* I have **not received** a student loan from Northwood Tech within the last year: then *complete Steps 1-3*.
- I want to **ACCEPT** all or part of the student loans offered to me *and* I **have received** a student loan while attending Northwood Tech within the last year: then *complete Step 1*.

## 1. Accept, Reduce or Decline your Federal Direct Subsidized and Unsubsidized Student Loans.

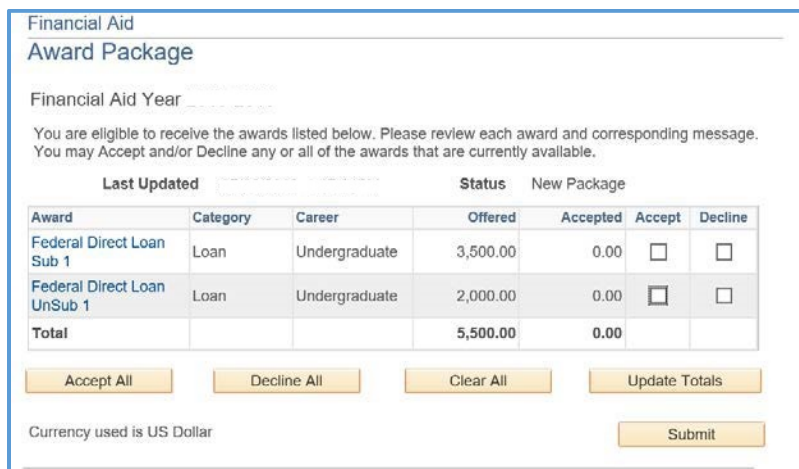
### Financial Aid

[View Financial Aid  
Accept/Decline Awards](#)

[View Student Permissions](#)

Go to [www.northwoodtech.edu](http://www.northwoodtech.edu), click on *MyNorthwoodTech* and click on **Sign-in** tile. Enter your Student ID and password, and then click on **Sign-in** button.

Click on **Student Center** tile. Scroll down and click [Accept/Decline Awards](#). Then, click on current aid year.



Financial Aid  
Award Package

Financial Aid Year:

You are eligible to receive the awards listed below. Please review each award and corresponding message. You may Accept and/or Decline any or all of the awards that are currently available.

Last Updated			Status	New Package		
Award	Category	Career	Offered	Accepted	Accept	Decline
Federal Direct Loan Sub 1	Loan	Undergraduate	3,500.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal Direct Loan UnSub 1	Loan	Undergraduate	2,000.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total</b>			<b>5,500.00</b>	<b>0.00</b>		

Currency used is US Dollar

Complete one of three loan options:

- To accept all loans, click **Accept All** and then click **Submit**.
- To reduce loan amount offered, click **Update Totals** and enter accepted amount(s), and check Accept or Decline box(es) for each loan offered, and then click **Submit**.
- To decline all loans, click **Decline All** and then click **Submit**.

**Note:** Grants are automatically accepted for you. No interest is charged on subsidized loans while enrolled in at least 6 credits or during a grace period. Students are responsible for paying interest on unsubsidized loans.

School Code – 011824, Shell Lake

## 2. Complete your Master Promissory Note (MPN) MPN instructions are on the backside.

## 3. Complete Entrance Counseling.

Federal regulations require all “first-time” Federal Direct Loan borrowers to complete a *Master Promissory Note* **and** *Entrance Counseling* before receiving student loan funds. *If this requirement is not met, loan funds will not be disbursed.*

- The below links will appear after accepting and submitting your student loans on *MyNorthwoodTech* in Step 1. The links direct you to <https://studentaid.gov/h/complete-aid-process>. Sign into the federal website using your FSA ID. Students must click on **each** link to complete **both** requirements.

[Click to complete MPN](#)

[Click to complete Entrance Counseling](#)

- Another option is to complete *Entrance Counseling* Student Direct Loans and *Master Promissory Note* by going directly to <https://studentaid.gov/h/complete-aid-process>. Choose option 05. Sign in using your FSA ID. A student must complete **both** requirements while at this website.

# Master Promissory Note Instructions

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The Master Promissory Note (MPN) is a student loan application that must be completed and signed before you will be eligible to receive a Direct Student Loan or Parent PLUS Loan. This MPN will be valid for up to 10 years.

1. Log in at [studentaid.gov/h/complete-aid-process](https://studentaid.gov/h/complete-aid-process) with your FSA ID and password.
2. Select sign Loan Agreement - Complete Master Promissory Note.
3. Select "I am an Undergraduate Student" and start process.
4. Complete Borrower and School Information.
5. Enter Reference Information.
  - a. List two references who live at different addresses
7. Review all information entered.
8. Scroll through all the details about your loan. Check the box "I have reviewed the information....."
9. Type your name and click **Sign & Submit** to electronically sign your MPN. Your signature will be authenticated.
6. After you submit the MPN, this message will appear, "You have successfully submitted your MPN".
7. You will receive a confirmation email stating "The school you selected will be notified of your MPN completion within the next 24 hours."
8. View and/or print a copy of your completed MPN for your records. You do not need to submit a copy of your MPN to Northwood Tech.
9. If you have difficulty completing the MPN online, trouble using or accessing [www.studentaid.gov](https://www.studentaid.gov), contact Student Loan Support Center at 800-557-7394.
10. For additional assistance regarding your loans or financial aid, contact the financial aid advisor at your campus.

*Audio accommodations available upon request for [www.studentaid.gov](https://www.studentaid.gov) website. See iTLC for information.*

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Contact your Northwood Tech Financial Aid Office with questions

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**Northwood Tech-Ashland | Online**  
Financial Aid  
2100 Beaser Avenue  
Ashland, WI 54806  
715-319-7280

**Northwood Tech-New Richmond**  
Financial Aid  
1019 South Knowles Avenue  
New Richmond, WI 54017  
715-246-1824

**Northwood Tech-Rice Lake**  
Financial Aid  
1900 College Drive  
Rice Lake, WI 54868  
715-788-7193

**Northwood Tech-Superior**  
Financial Aid  
600 North 21st Street  
Superior, WI 54880  
715-319-7370