

Completed your FAFSA?

Do you need to borrow a student loan?

Then you **MUST** complete the following THREE steps: (these do not have to be completed in order)
Your student loan will **NEVER** credit unless you have completed each of these steps.

1. Complete your Entrance Counseling (For first-time borrowers)
2. Sign your Master Promissory Note (MPN)
3. Accept your student loan—accept only what you absolutely need!

Student loan funds are not credited to student accounts until after the first week of classes. If the financial aid is greater than the student's bill, residual funds will be disbursed to the student through their selected refund preference with BankMobile Disbursements, a technology solution, powered by BMTX, Inc., for the difference.

■ Step 1

Complete Entrance Counseling

To complete your Entrance Counseling, log in to **www.Studentaid.gov**

Choose **Complete Aid Process**.

Choose **Complete Counseling**.

Choose the **school** you are planning to attend, then indicate whether you are an **Undergraduate** or a **Graduate** student.

Continue through the session until you have reached the end.

Be sure to click **Submit Counseling** when you have finished—WKU automatically will receive your confirmation!

■ Step 2

Sign Master Promissory Note (MPN)

To complete your Master Promissory Note (MPN), log in to **www.Studentaid.gov**

Choose **Complete MPN**, then choose the appropriate loan.

Choose **Subsidized/Unsubsidized MPN**. You will only choose PLUS MPN for Graduate Students if you are a Graduate student applying for a Grad PLUS Loan.

Complete all signature requirements at the end, you will then see a confirmation notification—WKU will automatically receive your information!

Then, go back to **Complete Aid Process**.

Choose **Complete Annual Student Loan Acknowledgment (ASLA)**.
The ASLA must be completed each academic year.

■ Step 3

Accept your Aid on TopNet

Go to: **www.wku.edu**, at the top left of the page, under Current Students, click on **TopNet**.

Log in with your assigned WKU ID or Net ID and password, then select **Log In**.

Select the **Financial Aid link**, then select **Award**.

Select Award for Aid Year, then select Aid Year.

Choose the year in which you are wanting to accept aid (2021-2022).

Select either **Accept Full Amount of all Awards**, or if you do not need the full amount, you can enter the amount you choose.