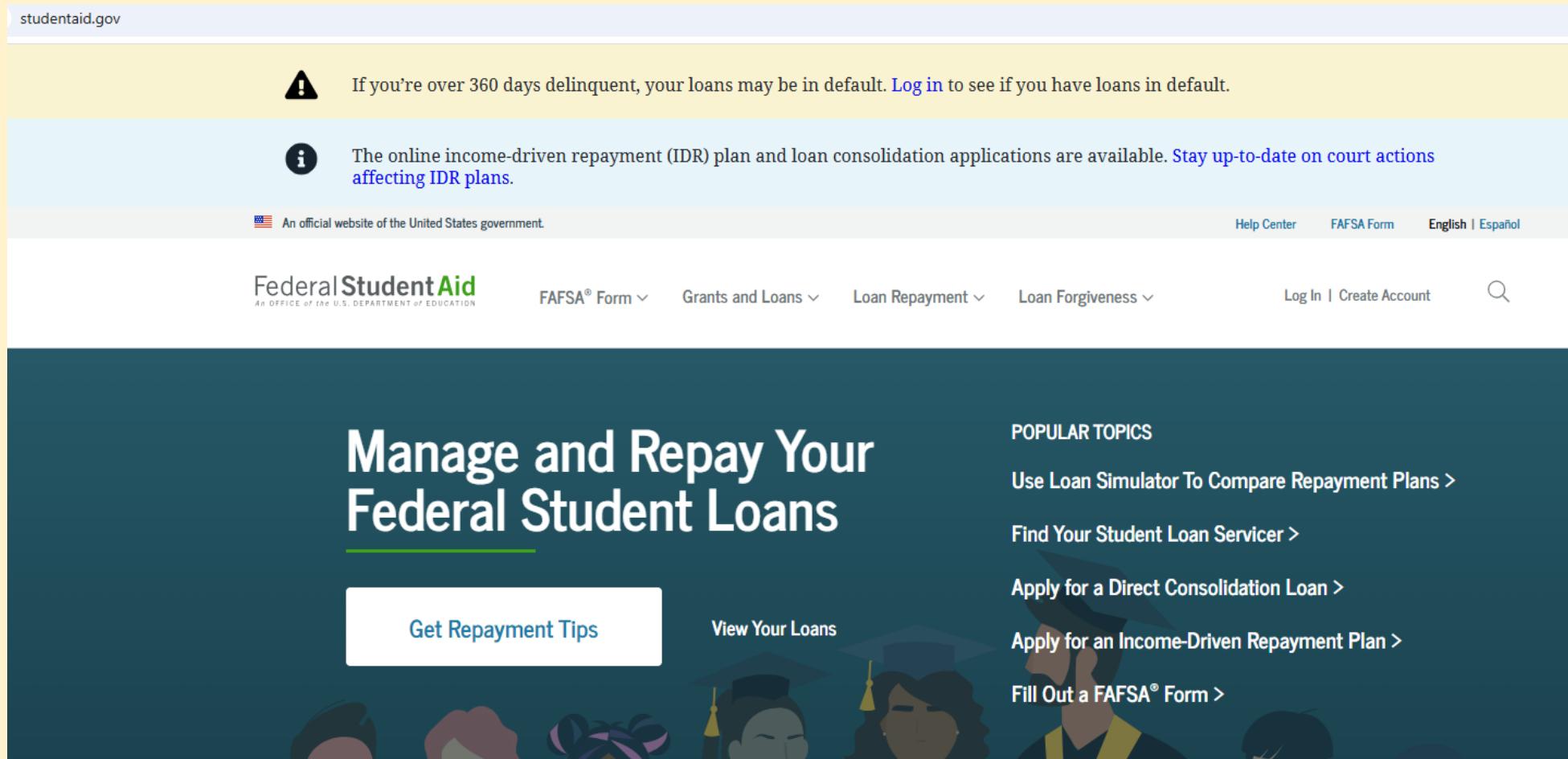


Pasos para completar los requisitos de préstamo estudiantil

Asistencia Económica
Rev. Mayo 2025

Para comenzar, debes entrar a Student Aid en el siguiente enlace: <https://studentaid.gov/>



The screenshot shows the homepage of the Federal Student Aid website. At the top, there is a banner with two informational icons: a warning icon about loan delinquency and an information icon about IDR plans. Below the banner, the site's navigation bar includes links for FAFSA Form, Grants and Loans, Loan Repayment, Loan Forgiveness, Help Center, FAFSA Form, and language options (English | Español). The main content area features a large heading 'Manage and Repay Your Federal Student Loans' with a 'Get Repayment Tips' button and a 'View Your Loans' link. To the right, a sidebar titled 'POPULAR TOPICS' lists several links: 'Use Loan Simulator To Compare Repayment Plans >', 'Find Your Student Loan Servicer >', 'Apply for a Direct Consolidation Loan >', 'Apply for an Income-Driven Repayment Plan >', and 'Fill Out a FAFSA® Form >'. The background of the main content area features a stylized illustration of diverse student profiles.

studentaid.gov

⚠ If you're over 360 days delinquent, your loans may be in default. [Log in](#) to see if you have loans in default.

ℹ The online income-driven repayment (IDR) plan and loan consolidation applications are available. [Stay up-to-date on court actions affecting IDR plans.](#)

An official website of the United States government.

Help Center FAFSA Form English | Español

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

FAFSA® Form ▾ Grants and Loans ▾ Loan Repayment ▾ Loan Forgiveness ▾ Log In | Create Account

Manage and Repay Your Federal Student Loans

Get Repayment Tips

View Your Loans

POPULAR TOPICS

[Use Loan Simulator To Compare Repayment Plans >](#)

[Find Your Student Loan Servicer >](#)

[Apply for a Direct Consolidation Loan >](#)

[Apply for an Income-Driven Repayment Plan >](#)

[Fill Out a FAFSA® Form >](#)

Log In 

FSA ID Username, Email, or Mobile Phone

?

[Forgot My Username](#)

Password

?

[Forgot My Password](#)

Log In

OR

[Create an Account](#)

[Help Center](#) | [Contact Us](#) | [Feedback Center](#)

UNDERSTAND AID

How Financial Aid Works

APPLY FOR AID

Complete the FAFSA® Form

COMPLETE AID PROCESS

How Aid Is Calculated

MANAGE LOANS

About Loan Repayment

MORE INFO/ABOUT US

Announcements & Events

Types of Aid

Apply for a Grad PLUS Loan

Financial Aid Eligibility

Apply for a Parent PLUS Loan

Comparing School Aid Offers

Accepting Financial Aid

Complete Exit Counseling

Complete TEACH Grant

Articles

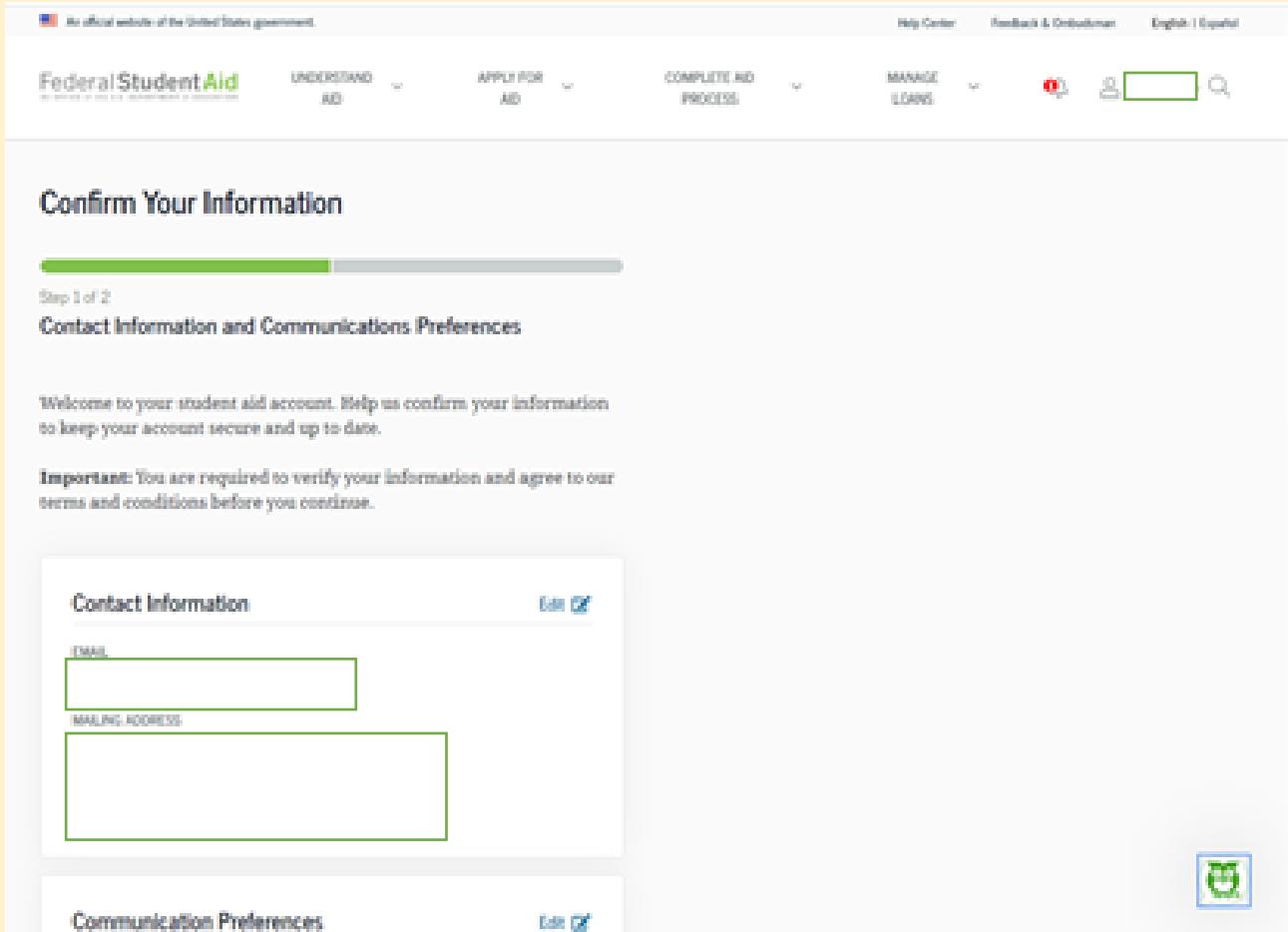
Data Center

Figure out
which
repayment plan



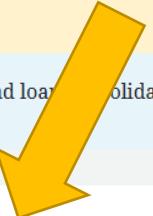
Tu username y
password(FSA
ID) es el mismo
que utilizaste
para completar
la FAFSA.

Debes confirmar tu información de contacto.



The screenshot shows the Federal Student Aid website with a yellow header bar. The header includes the U.S. Department of Education logo, a link to the Help Center, Feedback & Criticism, and English / Español options. The main navigation menu has four main items: UNDERSTAND AID, APPLY FOR AID, COMPLETE AID PROCESS, and MANAGE LOANS. Below the menu, a progress bar indicates 'Step 1 of 2' and the section 'Contact Information and Communications Preferences'. A message welcomes the user to their student aid account and encourages them to keep their account secure and up to date. An important note states: 'Important: You are required to verify your information and agree to our terms and conditions before you continue.' Below this, there are two input fields for 'EMAIL' and 'MAILING ADDRESS', both outlined in green. At the bottom, there is a 'Communication Preferences' section with a 'Edit' link and a green 'Edit' button. A small green circular icon with a white 'G' is located in the bottom right corner of the page.

 The online income-driven repayment (IDR) plan and loan consolidation applications are available. Stay up-to-date on court actions affecting IDR plans.



 An official website of the United States government.

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

FAFSA® Form  Grants and Loans  Loan Repayment  Loan Forgiveness  Help Center FAFSA Form English | Español

Log In | Create Account 

Get a Grant	Get a Loan	Tools and Calculators	Learn About Grants and Loans
Pell Grants	Undergraduate and Graduate Loans	Federal Student Aid Estimator	How Financial Aid Works
TEACH Grants	PLUS Loans: Grad PLUS and Parent PLUS	Loan Simulator	Financial Aid Eligibility
	Master Promissory Note (MPN)		Grants, Work-Study, and Loans
	Loan Entrance Counseling		
	Annual Student Loan Acknowledgment		
	PLUS Loan Credit Counseling		
	Endorse a PLUS Loan		
	Appeal a Credit Decision		



Una vez confirmes
tu información,
debes ir a Grants
and Loans.

Complete Your Student Loan Entrance Counseling Requirement

Entrance counseling ensures you understand the terms and conditions of your loan and your rights and responsibilities. You'll learn what a loan is, how interest works, your options for repayment, and how to avoid delinquency and default.

When you're finished, a record of your completion will be sent to the schools you selected, and you can then receive your loan money. Keep in mind that you cannot save and leave an incomplete session; you must complete entrance counseling in one sitting.

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 website satisfies your school's entrance counseling requirements.

When completing entrance counseling, please be sure to do the following:

- Close all internet browser tabs other than the one you're using to complete the counseling.
- Do not let your session time out while you're completing the counseling. Sessions time out after 15 minutes of inactivity.

I am an Undergraduate Student



Entrance counseling for undergraduate students is required if you have not previously received a Direct Subsidized Loan or a Direct Unsubsidized Loan.

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.

[Log In to Start](#)

[View Demo](#)

I am a Graduate or Professional Student



Entrance counseling for graduate or professional students is required if you have not previously received a Direct Unsubsidized Loan or Direct PLUS Loan.

[Log In to Start](#)

Debes completar el asesoramiento de entrada (Loan entrance counseling). A nivel de asociado o bachillerato, debes seleccionar como undergraduate student y estudiante de maestría o doctoral como estudiante graduado.

<https://studentaid.gov/entrance-counseling/>

Luego debes completar el MPN o pagaré maestro. A nivel de asociado o bachillerato, debes seleccionar como undergraduate student y estudiante de maestría o doctoral como estudiante graduado.

<https://studentaid.gov/mpn/>

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



I'm an Undergraduate Student

MPN for Subsidized/Unsubsidized Loans

Use this MPN for Direct Subsidized Loans and Direct Unsubsidized Loans available to eligible undergraduate students. [Learn More](#)

[Log In To Start](#)

[View Demo](#)

OMB No. 1845-0007 • Form Approved



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

[Log In to Select MPN Type](#)

OMB No. 1845-0007 • Form Approved

Complete an Annual Student Loan Acknowledgment for Federal Student Loans

We recommend you complete an Annual Student Loan Acknowledgment each year you accept a new federal student loan. Our goal is to help you understand your loans and how they affect your financial future.

If this is your **first time accepting a federal student loan**, you are acknowledging that you understand your responsibility to repay your loan.

If you have **existing federal student loans**, you are acknowledging that you understand how much you owe and how much more you are eligible to borrow.

You'll also see other federal student aid information, including the interest rates and repayment options to make managing your student loans easier.

This is not entrance counseling. If your school advised you to complete [entrance counseling](#) provided by Federal Student Aid, you may complete the counseling online.

Select your student status to begin.

If you are a parent, **and** are taking undergraduate or graduate courses, select the option for your education. Do not select the parent option.



I'm an Undergraduate Student

I have taken out, or will be taking out, Direct Subsidized Loans or Direct Unsubsidized Loans this year as an undergraduate student.

[Log In to Start](#)



I'm a Graduate or Professional Student

I have taken out, or will be taking out, Direct Unsubsidized or Direct PLUS Loans this year as a graduate student.

[Log In to Start](#)

Culmina el proceso al completar el reconocimiento anual de préstamo. A nivel de asociado o bachillerato, debes seleccionar como undergraduate student y estudiante de maestría o doctoral como estudiante graduado.

<https://studentaid.gov/asla/>



Para cualquier duda, puedes comunicarte con la Oficina de Asistencia Económica al (787) 998-8997 o escribir a jcintron@eeapr.org o julissabeth.rosado@upcjbr.university.

