



## Stafford Loan Instructions

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### Step 1: Accepting your loan on myWings

- ❑ Login to your *myWings* portal, go to the **Students** tab and click on the **My Financial Aid Awards** link, in the **My Records** channel.
- ❑ Specify the aid year in the drop down box and click Submit, then click on the **Accept Award Offer** tab.
- ❑ Here you will see the awards that have been offered to you. Any scholarships or grants are automatically accepted on your behalf. You must accept or decline loans and/or work study.
- ❑ Click on the drop box next to the each award offer and select Accept, Decline or Decide Later. You may accept a partial amount by typing in the box provided.
- ❑ Under the “Lender” column you will either see the lender currently on file, or a drop down menu. You may select a lender from the drop down menu only before you submit your decision.
- ❑ Click “Submit Decision.”
- ❑ Verify that your awards have been accepted by scrolling down and reading Accepted or Declined next to the offer.

### Step 2: Choosing a Stafford Loan Lender

- ❑ Visit the One Stop Web Site at [onestop.unf.edu](http://onestop.unf.edu). From the **Financial Aid** menu on the left hand side select the option for **Loans**. Then click on **Select a Stafford Loan Lender**. (You may select a lender other than those listed by submitting a [Loan Action Request Form](#) to One Stop. After you submit the form, proceed to Step 3.)
- ❑ Click the blue “Select” button next to your lender of choice. Complete all fields with a red asterisk and then click **Submit**.
- ❑ This will automatically open the Entrance Interview in an embedded window for you to complete. Once you have completed the Entrance Interview, click the “Next” button at the bottom of the web page.
- ❑ You will then be instructed to click **Next** to E-sign your Master Promissory Note.

- ❑ If you want to choose a lender not on UNF’s Preferred Lender List, you must complete the “Lender Selection” portion of the Loan Action Request Form available for download online at <http://onestop.unf.edu> and in the One Stop Student Services office.

Please be advised that you are responsible for obtaining all of the lender information including the Master Promissory Note (MPN) and the lender code.

### Step 3: Completing the Online Loan Entrance Counseling

- ❑ If you did not complete Entrance Counseling while completing Step 2, please follow the instructions below.
- ❑ From the *myWings* portal, go to the Students tab and click on **My Financial Aid Awards** link in **My Records** channel. Choose **Eligibility** and then click on **Student Requirements**. Specify the aid year in the drop down box and click on Submit, if prompted.
- ❑ Under Requirements click on **Loan Entrance Interview**. You will be redirected to the financial aid page where you will click on the **Stafford Loan Entrance** option.
- ❑ This Entrance Interview is a 10-15 minute online tutorial that serves to educate you on your rights and responsibilities as a loan borrower. It will end with a 10 question quiz. After completing the quiz print the confirmation page for your records.

### Step 4: Signing a Master Promissory Note

- ❑ If you did not E-sign a Master Promissory Note while completing Step 2, please follow the instructions below.
- ❑ If you choose a lender from the Preferred Lender List, proceed to the website of the selected lender to e-sign your promissory note.
  - Ed America [www.edamerica.net](http://www.edamerica.net)
  - Sallie Mae [www.salliemae.com](http://www.salliemae.com)
  - SunTrust [www.suntrustededucation.com](http://www.suntrustededucation.com)
  - Wachovia [www.wachovia.com](http://www.wachovia.com)
  - Wells Fargo [www.wellsfargo.com](http://www.wellsfargo.com)
- ❑ If you chose a lender not on UNF’s Preferred Lender List, you are responsible for obtaining all of the lender information including the Master Promissory Note (MPN).

**ONE STOP STUDENT SERVICES**  
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