

If you are interested in applying for financial aid (federal and state grants and/or direct student loans), the first step is to create an FSA ID, then complete the FAFSA (Free Application for Federal Student Aid). If you are interested in student loans, please complete Entrance Counseling and the Direct Loan Master Promissory Note as well. Please provide a copy of your photo ID/Driver's License and if applicable, a copy of your I-94 or Permanent Resident Card.

**Create an FSA ID at: <https://fsaid.ed.gov/npas/index.htm>.**

- Step 1: Click on Create An FSA ID.
- Step 2: Enter your email address. Create a username and password.
- Step 3: Enter your Social Security number, date of birth, and name.
- Step 4: Complete contact information and challenge questions and answers.
- Step 4: Review your information and read and accept the terms and conditions.

*If applicable, parents must create their own FSA ID. Use of another person's FSA ID constitutes fraud. Only use your own FSA ID information.*

**Complete your 2017-2018 and 2018-2019 FAFSA's at: [www.fafsa.ed.gov](http://www.fafsa.ed.gov)**

- Step 1: Click "Start a New FAFSA" if you are completing a FAFSA for the first time or if you are a returning user, click "Login".
  - o Check "Enter your (the Student's) FSA ID". Enter your FSA ID username or verified email address and FSA ID password.
- Step 2: Click "Start 2017-2018 FAFSA".
- Step 3: Create a Save Key for temporary use in order to return and complete the FAFSA.
- Step 4: Complete all boxes on the following screens with accurate information. Click "next" after completing each screen.
- Step 5: Be sure to complete your high school information accurately and confirm.
- Step 6: Add Hodges University's school code, **030375** to your school selection.
- Step 7: When the Student Tax Information screen appears, you must manually enter the 2015 tax information from the tax form submitted to the IRS onto the FAFSA. To do so, you will need a copy of your completed 2015 tax return as well as your spouse's tax return (if filed separately) for the 2017-2018 FAFSA.
  - o **If you are a dependent student, you will also need your parent(s) tax return.**
- Step 8: Review your information, make any necessary changes, and electronically sign your FAFSA using your FSA ID.
  - o **If you are a dependent student, an electronic parent signature is required using an FSA ID** (A parent can apply for an FSA ID at: <https://fsaid.ed.gov/npas/index.htm>. Be sure that the parent's name is entered as it appears on their social security card).
- Step 9: Submit your electronically signed FAFSA and print a copy of your confirmation page for your records. The Office of Student Financial Aid will receive electronic confirmation when your FAFSA is complete, usually within 2-3 business days.
- Step 10: Repeat steps 1-9 to complete your 2018-2019 FAFSA, click "Start 2018-2019 FAFSA". If you are unable to use the IRS Data Retrieval Tool to transfer your tax information into your FAFSA, you must manually enter the 2016 tax information from the tax form submitted to the IRS onto the FAFSA. To do so, you will need a copy of your completed 2016 tax return as well as your spouse's tax return (if filed separately) for the 2018-2019 FAFSA.
  - o **If you are a dependent student, you will also need your parent(s) tax return.**

*If you are having any difficulties, click in the box to reveal the "Help and Hints" to help you answer each question. You can also click on the "Help" button on the upper left corner of the page or you can also contact the Office of Student Financial Aid for assistance.*

**Complete Entrance Counseling (if you are interested in student loans)**

**at: <https://studentloans.gov/myDirectLoan/index.action>.**

The Federal Government requires student loan borrowers to complete an entrance counseling session to ensure that you understand the rights and responsibilities of being a student loan borrower. The counseling session provides information about how to manage student loans, both during and after college. You will need 20-30 minutes to read and complete the entrance counseling.

To complete the Direct Loan Entrance Counseling:

- Step 1: Click on the "Log In" button.
- Step 2: Enter your FSA ID username or email address and your FSA ID password.
- Step 3: Click on "Complete Counseling".
- Step 4: Click on "Entrance Counseling: Start Entrance Counseling".
- Step 5: Enter school state: "Florida", school name: "Hodges University". Click "Notify This School". Select "Student Type". Click "Continue".
- Step 6: Complete all purple boxes with the correct answer.
- Step 7: When completed, click "Submit Counseling". You will be notified via email that your counseling has been completed. The Office of Student Financial Aid will receive electronic confirmation when the counseling is complete, usually within 1-2 business days.

**Complete the Direct Loan Master Promissory Note (if you are interested in student loans)**

**at: <https://studentloans.gov/myDirectLoan/index.action>.**

The Direct Loan Master Promissory Note is a legal document in which you agree to repay your Federal Direct Subsidized and Unsubsidized Student 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). Use your FSA ID to complete the MPN. **You will need to wait 2 to 3 business days after receiving your FSA ID confirmation via your email before completing your MPN.**

- Step 1: Click on the "Log In" button.
- Step 2: Enter your FSA ID username or email address and your FSA ID password.
- Step 3: Click on "Complete a Master Promissory Note".
- Step 4: Click "Subsidized/Unsubsidized" for the type of loan you would like to receive.
- Step 5: Complete borrower and school information: "Hodges University", then select "Continue".
- Step 6: Complete personal references of two people that do not share the same address or phone number as you, then select "Continue".
- Step 7: Read through the terms & conditions. (Click on and read all sections C thru G or it will not allow you to continue).
- Step 8: Check section F which verifies that you have read all the sections and then select "Continue".
- Step 9: Review and sign your MPN and make sure to type in your name at the bottom of the page and click "Sign".
- Step 10: Review your MPN, scroll down to the bottom of the page, and submit. The Office of Student Financial Aid will receive electronic confirmation when the MPN is complete, usually within 1-2 business days.

**Dependent Students Only: A parent must complete a Parent PLUS Loan Application at:**  
<https://studentloans.gov/myDirectLoan/index.action>.

The Parent PLUS Loan is a credit-based loan for parents of dependent undergraduate students enrolled at least half-time. The annual limit on a Parent PLUS Loan is equal to the student's cost of attendance minus any other financial aid the student is eligible to receive. The US Department of Education is the lender for all Direct PLUS Loans. To apply for a Parent PLUS Loan, parent borrowers must submit an application with the US Department of Education. Please follow the instructions below to complete your PLUS loan application online.

- Step 1: The parent will click "Log In" and sign in with their Parent FSA Username and Password (not the students). If your parent does not have an FSA ID, they can create one by clicking on "Create an FSA ID" or visit: <https://fsaid.ed.gov/npas/index.htm>.
- Step 2: Click on "Apply for a PLUS Loan"
- Step 3: Select "Complete PLUS Loan Request for Parents" (use this option if you are the parent of a dependent student)
- Step 4: Follow the on screen instructions to take you through the PLUS loan application process and print the confirmation page for your records. The US Department of Education will notify the University and the borrower of a loan approval or denial within 1-2 business days.

If a parent is denied a PLUS loan, the student becomes eligible for an additional Unsubsidized Direct Loan (freshman/sophomores up to \$4,000 and juniors/seniors up to \$5,000). Parents denied the PLUS loan for credit reasons may also pursue an endorser option or appeal the credit decision. Applicants who are denied for credit reasons will be asked to pursue this option during the online application process.

**Dependent Students Only: A parent must complete PLUS Loan Counseling at:**  
<https://studentloans.gov/myDirectLoan/index.action>.

Federal regulations require that parents must complete PLUS Loan Counseling before the loan funds can be disbursed. The PLUS loan borrower must follow the instructions below to complete PLUS Loan Counseling.

- Step 1: The parent will click "Log In" and sign in with their Parent FSA Username and Password (not the students). If your parent does not have an FSA ID, they can create one by clicking on "Create an FSA ID" or visit: <https://fsaid.ed.gov/npas/index.htm>.
- Step 2: Click on "Complete Counseling"
- Step 3: Select "Start PLUS Counseling"
- Step 4: Follow the on screen instructions to take you through the counseling session and print the confirmation page for your records. The Office of Student Financial Aid will receive electronic confirmation when the PLUS counseling is complete, usually within 1-2 business days.

**Dependent Students Only: A parent must complete a PLUS Loan MPN at:**  
<https://studentloans.gov/myDirectLoan/index.action>.

Parents who have been approved for a Federal Direct Parent PLUS Loan and parents who request Direct PLUS Loan(s) must complete a PLUS Loan Master Promissory Note (MPN) before the loan funds can be disbursed. The PLUS Loan MPN is a legal document in which you promise to repay your loan(s) and accrued interest and fees to the US Department of Education, it also explains the terms and conditions of your loan(s). Follow the instructions below to complete your required PLUS Loan MPN online.

- Step 1: The parent will click "Log In" and sign in with their Parent FSA Username and Password (not the students). If your parent does not have an FSA ID, they can create one by clicking on "Create an FSA ID" or visit: <https://fsaid.ed.gov/npas/index.htm>.
- Step 2: Click on "Complete a Master Promissory Note"
- Step 3: Select "Parent PLUS"
- Step 4: Follow the on screen instructions to fill out and e-sign your MPN. The Office of Student Financial Aid will receive electronic confirmation when the MPN is complete, usually within 1-2 business days.

*The parent borrower will receive a Federal Direct Parent PLUS Loan Award Letter that must be signed and returned to the Office of Student Financial Aid prior to your financial aid file and award package being completed.*

Once your FAFSA and other documents have been received, your financial aid application and file will be reviewed and your financial aid will be processed. You must then review and accept your financial aid award package and review and sign your financial aid award letter.

If you have any questions while completing these forms, please feel free to contact the Office of Student Financial Aid at: 239-938-7758 or 800-466-0019, or email: [Finaid@hodges.edu](mailto:Finaid@hodges.edu). Our office hours are Monday-Thursday 10:00 AM - 6:30 PM and Friday 10:00 AM - 1:00 PM.