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Stafford Loan Instructions

Stafford Loans are federal loans that are available to undergraduate students who are enrolled half time, are a citizen or eligible non-citizen, have a FAFSA for the current year on file, are in good academic standing and have not defaulted on a loan. There are two type of Stafford Loans:

Subsidized: Interest-free while enrolled half-time (at least six credits) per term. Eligibility is based on your financial need as determined under federal regulations. Interest will start to accrue after a student drops below half-time status, separates, and/or graduates from Manhattan University.

Unsubsidized: Accrues interest from the date of disbursement to your student account and continues until the loan is paid in full. However, students can defer payment until after graduation, separation from, or less than half-time enrollment at Manhattan University.

Step 1

- Go to <http://manhattan.edu/> and login to your "Self-Service" account. Under self-service, click on the "Financial Aid" tab, then "Financial Aid Planning Checklist", then "Review and Respond to Award Letter". Upon completing the checklist, your loans will be accepted.

Step 2

- Go to: <https://studentaid.gov/entrance-counseling/> to "Complete the Entrance Counseling".

Step 3

- Go to <https://studentaid.gov/mpn/> to "Complete the Master Promissory Note".