

Federal Student Loan Application Instructions

Federal Direct Unsubsidized Loan

If you have already filed your 2021-2022 [Free Application for Federal Student Aid \(FAFSA\)](#), Penn's Student Registration and Financial Services (SRFS) has likely already pre-certified a Federal Direct Unsubsidized Loan for you. You should have received email instructions for any items to be submitted to complete the Direct Loan application, such as completing Entrance Counseling (EC) or a Master Promissory Note (MPN) on the Federal Student Aid (FSA) website, or to submit your planned enrollment to SRFS.

To complete the EC or MPN requirements, log into the [FSA website](#) with your FSA ID.

To submit your planned enrollment to Penn's Loan Office, do the following:

1. Log into the [Penn Loan System](#) with your PennKey and password.
2. Click on "My loan applications" in the left-side menu.
3. Select the loan application name indicated in the message from the Penn Loan Office for the loan application needing your planned enrollment.
4. Click the "View more info" button.
5. Click the linked "Incomplete" next to App status.
6. Click "Update" button.
7. Enter planned enrollment for the academic term(s) requested and click "Save" button.

If you do not see a 2021-2022 Federal Direct Unsubsidized Loan (DL Sub/Unsub) listed in the Penn Loan System, you can submit a new loan application by selecting "Request new loan" in the left-side menu and selecting the Fall 21-Spr 22 loan period and entering the amount you wish to borrow up to the \$20,500 annual maximum.

Federal Direct Grad PLUS Loan

If your financial aid package indicated eligibility for an "Alternative Loan" then you have [Federal Grad PLUS Loan](#) eligibility, if you wish to borrow through that loan program. You can enter a Federal Direct Grad PLUS Loan application and complete the required MPN on the [FSA website](#).

Requesting a Budget Increase for Computer Purchase

Students are permitted to request an educational budget increase for a computer purchase one time in the duration of their master's or doctoral program. You should consult your department for guidance on computer requirements for your program to determine which computer you will purchase. If you are relying on Federal student loans to cover your living expenses you may want to submit a request for a budget increase so that you have additional loan eligibility specifically for your computer purchase:

1. Complete the [Graduate and Professional Student Application for Educational Budget Adjustment](#), listing the exact amount of your computer purchase in that section of the form.
2. Submit the completed form **along with your receipt or invoice from your computer purchase** through SRFS's [Online Document Submission Portal](#).

Questions?

If you have questions about applying for and/or receiving Federal loans, please review the [Loan FAQs](#) on the SRFS website and email graduateaid@pobox.upenn.edu.