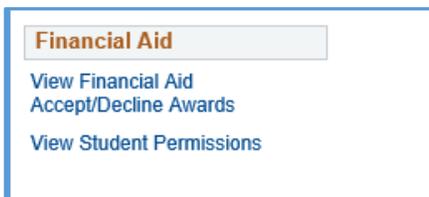


Choose one of the following three options:

- **ACCEPT** all or part of the student loans offered to me, *and* I have **not received** a student loan from Northwood Tech within the last year, then *complete Steps 1 (a or b)\*, 2, 3.*
- **ACCEPT** all or part of the student loans offered to me, *and* I have **received** a student loan while attending Northwood Tech within the last year, then *complete Step 1 (a or b).\**
- **DECLINE** all loans offered to me, then *complete Step 1c\*.*

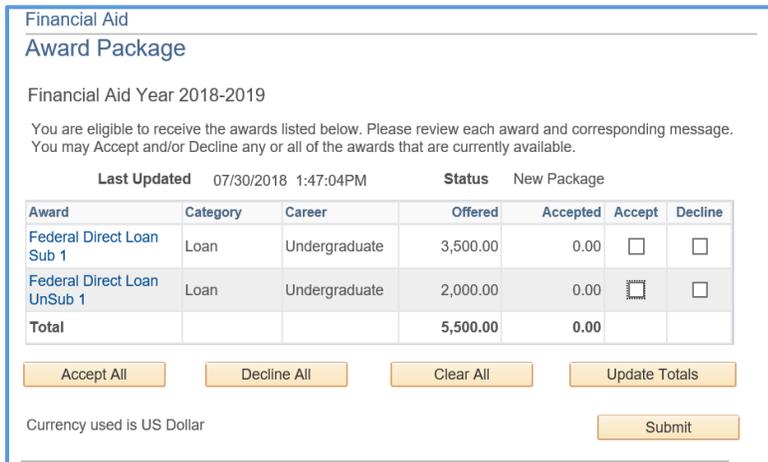
## 1. Accept, Reduce or Decline your Federal Direct Subsidized and Unsubsidized Student Loans.



Go to [www.northwoodtech.edu](http://www.northwoodtech.edu), click on *MyNorthwoodTech* and sign in with your Student ID and password.

Click on **Student Center** tile. Scroll down and click Accept/Decline Awards. Click on 2025 aid year.

If you click on the Financial Aid tile, the screenshots will look different.



Award	Category	Career	Offered	Accepted	Accept	Decline
Federal Direct Loan Sub 1	Loan	Undergraduate	3,500.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal Direct Loan UnSub 1	Loan	Undergraduate	2,000.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total</b>			<b>5,500.00</b>	<b>0.00</b>		

\*Complete one of three loan options:

- To accept full loan amount, click **Accept All** and then click **Submit**.
- To accept partial amount offered, click **Update Totals**, and enter reduced amount(s), and check Accept or Decline box(es) for each loan offered, and then click **Submit**.
- To decline all loans, click **Decline All** and then click **Submit**.

**Note:** Grants are automatically accepted for you. No interest is charged on subsidized loans while enrolled in at least 6 credits or during a grace period. Students are

**School Code – 011824 - Shell Lake location is used for ALL campuses.**

2. **Complete Entrance Counseling** [studentaid.gov/entrance-counseling/](http://studentaid.gov/entrance-counseling/) for time borrowers. Log in as an *Undergraduate Student*. You must complete the five modules. This process may take up to 30 minutes to complete.

The federal government requires you to complete entrance counseling to ensure that you understand the responsibilities and obligations you are assuming. You must complete entrance counseling before you can receive the proceeds of your **first** Direct Loan. *No need to complete for subsequent student loans.*

3. **Complete your Master Promissory Note (MPN)** [studentaid.gov/mpn/](http://studentaid.gov/mpn/). MPN instructions are on the backside.

## Master Promissory Note Instructions

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The Master Promissory Note (MPN) is a student loan application that must be completed and signed before you will be eligible to receive a Direct Student Loan or Parent PLUS Loan. **This MPN will be valid for up to 10 years.**

1. Go to [studentaid.gov/mpn](https://studentaid.gov/mpn).
2. Log in at “I am an Undergraduate Student” to start the process.
3. Complete Borrower and School Information.
  - a. School Information is listed under Northwood Technical College Shell Lake location. This is the correct school.
4. Enter Reference Information.
  - a. List two references for people who live at different addresses.
7. Review all information entered.
8. Scroll through all the details about your loan. Check the box “I have reviewed the information...”
9. Type your name and click **Sign & Submit** to electronically sign your MPN. Your signature will be authenticated.
5. After you submit the MPN, this message will appear, “You have successfully submitted your MPN”.
6. You will receive a confirmation email shortly. The school you selected will be notified of your MPN completion within the next 24 hours.”
7. View or print a copy of your completed MPN for your records. You do not need to submit a copy of your MPN to Northwood Tech.
8. If you have difficulty completing, trouble using or accessing the MPN online, contact Student Loan Support Center [here](#).
9. For additional assistance regarding your loans or financial aid, contact the financial aid advisor at your campus.

*See iTLC for audio accommodations available.*

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Contact your Northwood Tech Financial Aid Office with questions

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**Ashland | Online**  
Financial Aid  
2100 Beaser Avenue  
Ashland, WI 54806  
715-319-7280

**New Richmond**  
Financial Aid  
1019 South Knowles Avenue  
New Richmond, WI 54017  
715-752-8084

**Rice Lake**  
Financial Aid  
1900 College Drive  
Rice Lake, WI 54868  
715-788-7193

**Superior**  
Financial Aid  
600 North 21st Street  
Superior, WI 54880  
715-319-7370