



2025-2026
Financial Aid Office
Federal Direct Loan Process

El Paso Community College Financial Aid Office is pleased to offer you the Federal Direct Loan program. Prior to any disbursements, it is necessary to complete the four steps listed. Disbursements proceed upon completion of all steps and confirmation from the U.S. Department of Education usually within three business days.

For general questions concerning the Federal Direct Loan Process, contact: Araceli Ramirez (915) 831-2784.

Step 1
Virtual
Loan
Entrance
Counseling

- Go to <https://epcc.edu>
- Go to Menu
- Select "Admissions & Aid"
- Select Financial Aid
- Go to Types of Aid
- Under the Federal Direct Loan Program section select "**Process**" then **Federal Direct Loan Registration**"
- Complete the registration form and submit, you will receive an email with all the details.

Step 2
Financial
Literacy
Module

- Disable the "Pop-Up Blocker" from your web browser.
- Sign up at <https://.epcc.igrad.com>
- Select "Get Started" and create your profile by answering the questions
- Click on **COURSES**
- Select: "**Mastering credit and optimizing your score**"
- Start Course
- Enter EPCC student ID number
- Complete all steps online to get a score
- Click on Action Plan
- Select Section 3 to **Download Certificate**
- Email Certificate "**Mastering credit and optimizing your score**" to Araceli Ramirez at arami167@epcc.edu ←

Step 3 Entrance Counseling & Master Promissory Note

- Log in to the Federal Direct Loan website <https://studentaid.gov>
- Complete the **Entrance Counseling**
 - Add School to Notify and select student type I am an **undergraduate student**
 - There are 5 steps to complete:
 - *1-Understanding Your Loans
 - *2-Manage Your Spending
 - *3- Plan to Repay
 - *4- Avoid Default
 - *5- Finances: A Priority
 - **Submit Entrance Counseling**
- Go to **MENU** and under **My Account** select **My Home Page**
- Click on **Complete Master Promissory Note**
- Select **MPN for Subsidized/Unsubsidized**
- Complete the 4 steps to electronically sign (e-sign) your MPN:
 - Step 1 - Information
 - Step 2 - References
 - Step 3 - Review & Edit
 - Step 4 - Sign & Submit
- Log out

Contact the U.S. Department of Education for any questions on the StudentLoans.gov website at **800-557-7394**.

Step 4 Federal Direct Loan Award

- Log in to <https://my.epcc.edu>
- Select **Self Service (Web Banner)**
- Log in using your user@my.epcc.edu and password
- Select **Financial Aid**
- Go to **Award Year** and select: **2025-2026 Aid Year**
- Go to **Award Offer**
- Go to **Option to Pay Net Cost**
- Go to **Loans**
- Click on **Take Action:**
- Select your Award Decision (Accept, Decline, Modify). **You cannot decline the Subsidized Federal Direct Loan**, if offered both Subsidized and Unsubsidized Federal Direct Loans.
- Submit Decision
- Exit

Other Resources

- Entrance Counseling Guide for Direct Loan Borrowers at <https://studentaid.ed.gov/sites/default/files/loan-entrance-counseling.pdf>
- National Student Loan Data System (NSLDS) Access <https://nslds.ed.gov/> for information about all of your Federal Student Loans.