Memorial University is an eligible foreign institution for U.S. Financial Aid and the Federal Code is G09500.

How to apply for Direct Loans (Stafford) & Direct PLUS Loans to Study outside the United States
American citizens and permanent residents studying full-time can apply for subsidized and unsubsidized Direct Loans, Parent Plus Loans, Graduate Plus Loans and/or Private Loans. By being proactive, and following the steps outlined below, you should be able to access your aid in a timely manner.

Accessing the Direct Loan Program in Four Basic Steps

**STEP 1:** Complete the FAFSA at [http://www.fafsa.ed.gov](http://www.fafsa.ed.gov). You will need a FSA ID for your signature. If you do not have one you can apply online at [www.pin.ed.gov](http://www.pin.ed.gov). If you are a dependent student your parent will need to sign the FAFSA with a FSA ID as well. They can obtain this FSA ID at [www.pin.ed.gov](http://www.pin.ed.gov).

**STEP 2:** Complete a Master Promissory Note (MPN) at [www.studentloans.gov](http://www.studentloans.gov). If you are applying for a subsidized and/or unsubsidized, you must complete an MPN for these types of loans. If you are applying for Plus Loan, you must complete a Plus MPN.

**STEP 3:** For first time borrowers, complete an Entrance Counseling at [www.studentloans.gov](http://www.studentloans.gov). If you are applying for a subsidized and/or unsubsidized, you must complete, Entrance counselling for these types of loans. If you are applying for Plus Loan, you must complete Plus Entrance counselling.

**STEP 4:** Applying for US direct loans outside of the USA is different than applying in the US. Typically you are notified by the Department of Education that the university on your FAFSA application will be notified. Unfortunately, as a foreign school, we do not receive these notifications. As a result, you will need to complete a Direct loan Funding application (available on the website) and then forward it to us indicating your intention to apply for a US Direct loan. It can be sent to usfinancialaid@mun.ca or by fax - 709 864 8615.