

Paul

# QUINN

Quinnite Guide to  
[studentaid.gov](http://studentaid.gov)

18  
72

Providing  
service since

## Financial Aid Process

Written by: Ms. Mendez

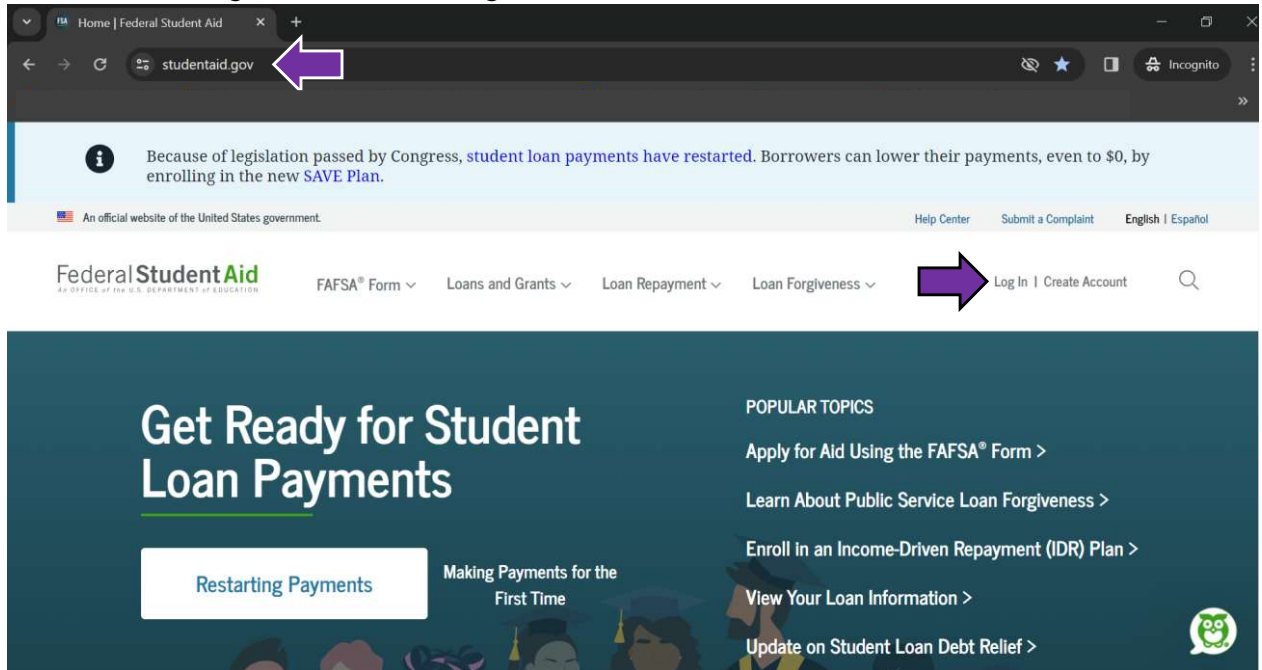
## **Table of Contents**

I.	<a href="#"><u>FSA ID Username and Password Reset.....</u></a>	<a href="#"><u>pgs. 3 - 6</u></a>
II.	<a href="#"><u>IRS Tax Data Extraction to FAFSA.....</u></a>	<a href="#"><u>pgs. 7</u></a>
III.	<a href="#"><u>Requesting a Tax Return Transcript.....</u></a>	<a href="#"><u>pgs. 8 - 10</u></a>
IV.	<a href="#"><u>Loan Entrance Counseling.....</u></a>	<a href="#"><u>pgs. 11 – 15</u></a>
V.	<a href="#"><u>Master Promissory Note.....</u></a>	<a href="#"><u>pgs. 16 - 18</u></a>
VI.	<a href="#"><u>PLUS Loan.....</u></a>	<a href="#"><u>pgs. 19 - 20</u></a>

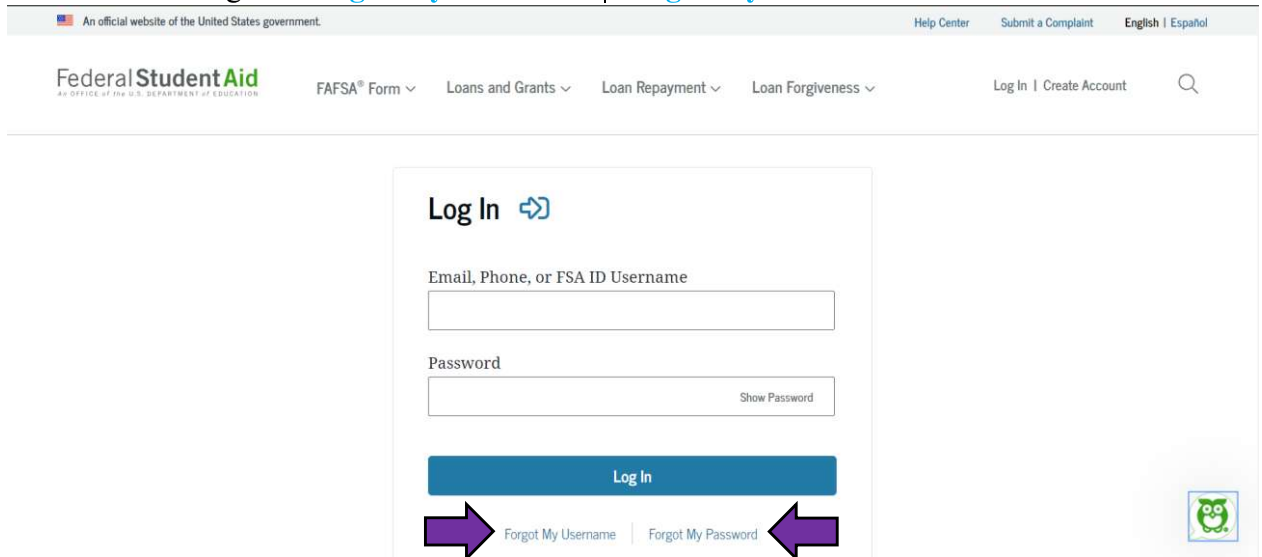


## [FSA ID Username and Password Reset](#)

1. Go to [studentaid.gov](http://studentaid.gov) and click on Log In.



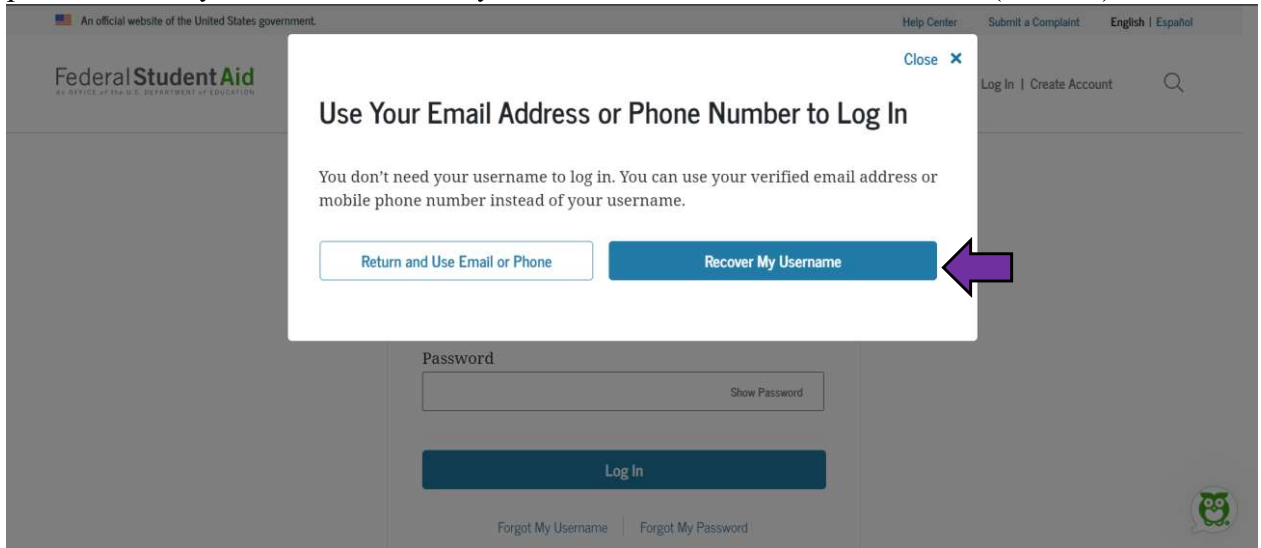
2. Scroll down and go to [Forgot My Username](#) | [Forgot My Password](#).



Federal School Code: 003602











3. After you click Forgot My Username, you may retrieve it by using your Email address or phone number you utilized to create your Federal Student Aid Identification (FSA ID).



4. You have four options below to choose from where the database can send you a verification code. This process is needed to verify if you are the registered account owner. Please see explanations below:

### Retrieve Your Username

Select one of the following options:

	Enter a secure code from my authenticator app.	A	
	Text a secure code to my mobile phone.	B	
	Email me a secure code.	C	
	Answer my challenge questions.	D	

Federal School Code: 003602



- A) If you utilized an authenticator application like Google Authenticator, Microsoft Authenticator, Authy, LastPass, and Duo Mobile, insert the data requested and follow the steps listed on [this link](#).

Enter a secure code from my authenticator app.

Last Name

**This field is required.**

Social Security Number

Date of Birth

Month Day Year

**You must provide a valid response in the "Date of Birth" field. This field cannot be left blank. Select Help (?) for more details.**

- B) If you registered and verified your mobile number: Click on Text a secure code to my mobile phone. Enter the **Mobile Phone Number** utilized when you created your account and the account owner's **Date of Birth** then press continue.

Enter the code sent to you via text then continue.

Text a secure code to my mobile phone.

Mobile Phone Number

Date of Birth

Month Day

Secure Code Sent ⓘ

A text message containing a secure code was sent to the mobile phone number: (\*\*\*\*)  
 \*\*\*\*

Enter the secure code below.

[Resend Secure Code](#)

Cancel Continue

You will then successfully retrieve your username.

## We Found You!

Your username is

Log in with this username

Federal School Code: 003602



- C) Enter the email address you registered your account with: Click on Email me a secure code. Enter the Email Address and the account owner's Date of Birth.

Enter the code sent to you via email then continue.

The first screenshot shows a form titled "Email me a secure code." with an envelope icon. It has a text input field for "Email Address" and a date selection section for "Date of Birth" with "Month" and "Day" dropdowns. The second screenshot is a modal window titled "Secure Code Sent" with a "Close" button. It contains the text "An email containing a secure code was sent to the email:" followed by a text input field for "Enter the secure code below." and a "Resend Secure Code" link. At the bottom are "Cancel" and "Continue" buttons.

You will then successfully retrieve your username.

## We Found You!

Your username is

A blue rectangular button with white text that reads "Log in with this username".

- D) If you no longer have access to either phone number or email utilized when you created the FSA ID or do not remember them: Click on Answer my challenge questions. Enter the data requested and continue.

It will then prompt you to answer the questions you selected. After answering correctly, you will then successfully retrieve your username.

The first screenshot is a form titled "Answer my challenge questions." with a question mark icon. It has text input fields for "Last Name" and "Social Security Number", and a date selection section for "Date of Birth" with "Month", "Day", and "Year" dropdowns. The second screenshot is a modal window titled "Answer Challenge Questions" with a "Close" button. It contains two questions: "What is the name of your house of worship?" and "Who was your first boss?", each followed by a text input field and a "Show Answer" button. At the bottom are "Cancel" and "Continue" buttons.

Repeat these steps if you do not remember your password.

Federal School Code: 003602



## IRS Tax Data Extraction to FAFSA

For the 2025-2026 FAFSA, the IRS extracts financial information directly from a tax return through a secure electronic process called the "FUTURE Act Direct Data Exchange (FA-DDX)" which allows the Department of Education to access necessary tax details from the IRS.

By providing consent on the FAFSA application, this process will essentially be importing most income and tax information directly onto the form. This means the applicant and/or contributor usually does not need to manually enter their tax information, making the process faster and more accurate.

The image shows a sequence of FAFSA application steps: Student Demographics, Parent Demographics, Parent Financials, Student Financials, and Sign & Submit. The 'Student Financials' step is highlighted with a blue bar and two purple arrows pointing to it from below. Below the steps is a green notification box that says 'Application was successfully saved.'

The second screenshot shows the 'Provide Consent and Approval or You Won't Be Eligible for Federal Student Aid' screen. It includes a 'Demo Prototype' section with the following text:

**Demo Prototype**  
 Selecting "Approve" demonstrates importing Federal Tax Information (FTI).  
 Selecting "Decline" demonstrates when FTI isn't imported, tax information must be entered manually, and assumes tax filing status as Single.

Both scenarios make these assumptions:

- Filed U.S. taxes and did not participate in a federal benefits program.
- Must provide information on assets, IRA rollover, and pension rollover.

**Summary**  
 Your consent and approval are needed to retrieve and disclose federal tax information. With your consent and approval, we can obtain tax return information automatically from the IRS to help you complete the FAFSA® form. If you don't provide consent and approval, you will not be eligible for federal student aid, including grants and loans. You must provide consent and approval even if you didn't file a U.S. federal tax return or any tax return.

- Get your 2023 tax return information for the 2025-26 FAFSA form.
- Federal tax information is used to determine your eligibility for federal student aid.
- Tax return information is required to complete the FAFSA form.

By accepting below, I consent to the disclosure of information about me, as described below, and further affirmatively approve of the receipt and use of my federal tax information and to the U.S. Department of Education (ED)'s redisclosure of my federal tax information, as described below. By accepting below, I consent to and affirmatively approve of, as applicable, the following:

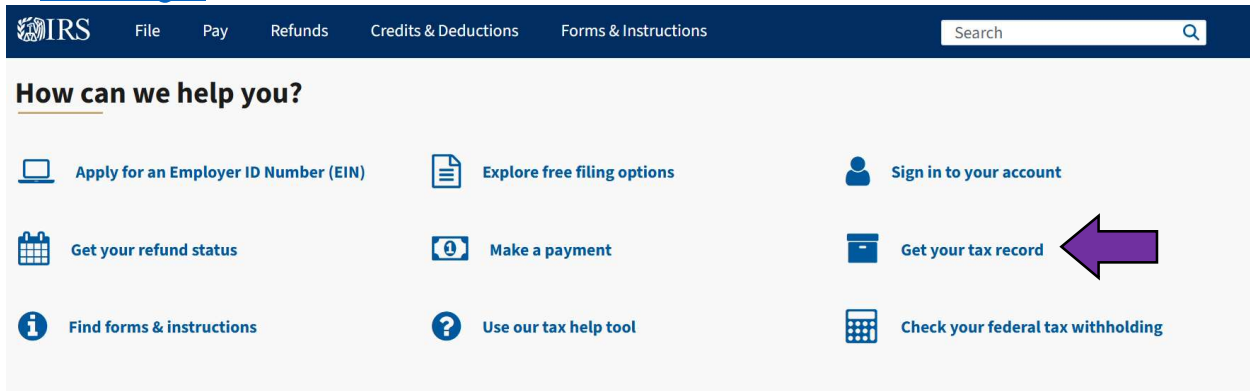
1. Note, not all tax questions may be answered. Please answer them to the best of your knowledge by utilizing your tax return (1040 form).
2. The final step is to [Sign & Submit](#) your application for both student and parent (if applicable).

Federal School Code: 003602



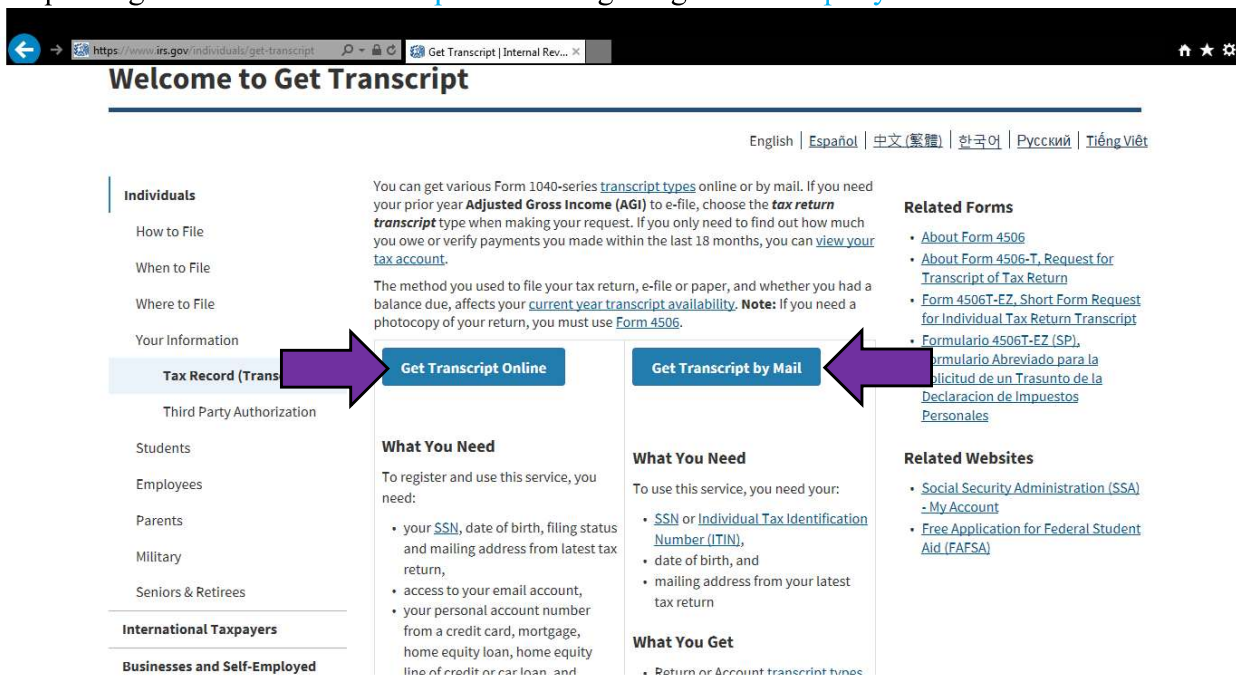
## Requesting a Tax Return Transcript

1. If you are selected for verification and need to request an IRS Tax Return Transcript, go to [www.irs.gov](http://www.irs.gov) and click on [Get Your Tax Record](#).



2. You have two options to choose from.

Requesting a [Tax Return Transcript Online](#) or getting a [Transcript by Mail](#).





- If you choose to [Get Transcript Online](#), Create an Account or Log In to your IRS account to retrieve the **Return Tax Transcript** for the year the financial aid representative requested from you and/or parents.

You may submit the copy via the DocuSign Form that was sent to you or via email at [finaid@pqc.edu](mailto:finaid@pqc.edu)

The screenshot shows the IRS website's login and sign-up interface. At the top, there is a navigation bar with the IRS logo and a 'Log In' button. Below this, there are two main sections: 'Sign Up' and 'Log In'. The 'Sign Up' section includes a 'CREATE ACCOUNT' button and a note that users on iOS and macOS may experience problems. The 'Log In' section includes a 'LOG IN' button and a 'Forgot Username' link. A warning message is displayed below the login fields, and at the bottom, there are links for 'IRS Privacy Policy', 'Security Code Terms and Conditions', and 'Accessibility'.

- If you choose to get a transcript through mail, fill out the form and then choose the **Return Tax Transcript** for the year the financial aid representative requested from you and/or parents.

After you have received them by mail (within 5-10 business days), you may submit a picture of each tax page (front and back) via the DocuSign Form that was sent to you or via email at [finaid@pqc.edu](mailto:finaid@pqc.edu)

The screenshot shows the 'Get Transcript by Mail' form on the IRS website. The form is titled 'Get Transcript by Mail' and includes a 'Contact Us | Exit' link. It contains several required fields: 'Social Security Number (SSN) or Individual Tax ID Number (ITIN)' with a dropdown menu, 'Date of Birth' with 'Day' and 'Month' dropdowns, 'Street Address', and 'ZIP or Postal Code'. A 'Continue' button is located at the bottom of the form. The IRS logo and '.gov' domain are visible at the top of the form.



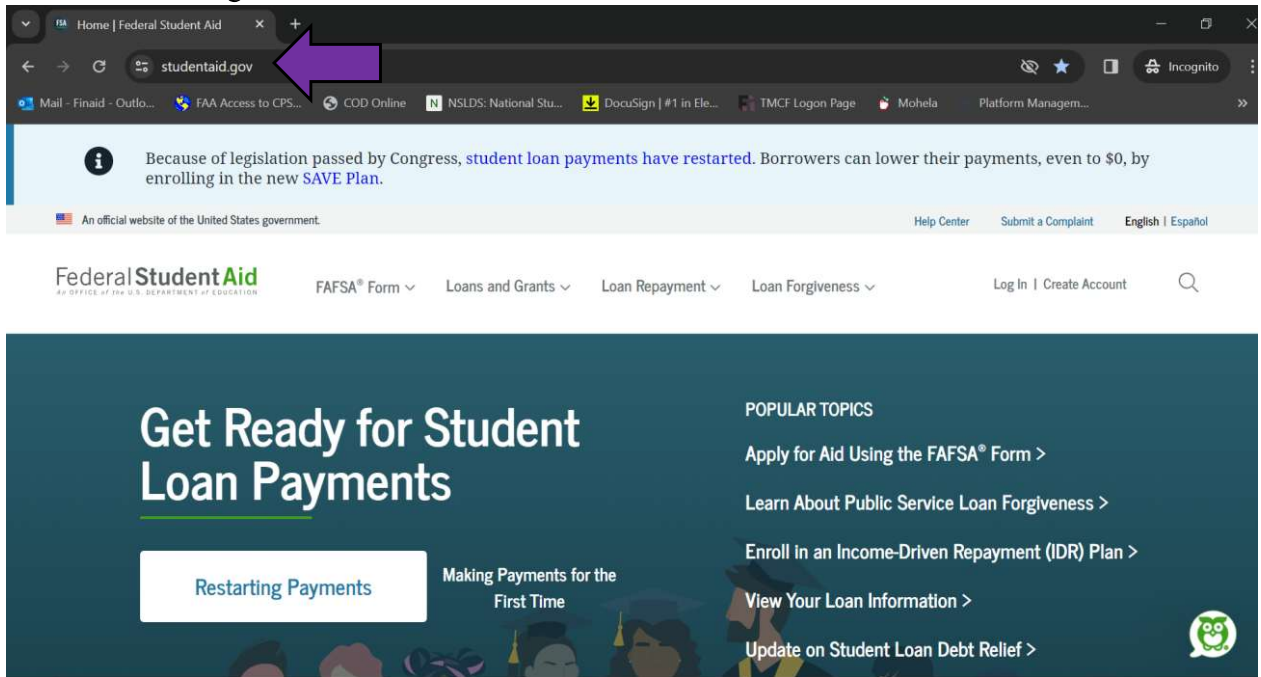
If you are unable to obtain them online, you have two other options.

- You may request one through the IRS phone number at 1-800-829-1040 and click through the options and request a Tax Return Transcript.
- You may make an appointment with your nearest Taxpayer Assistance Center. To find your nearest location, go to [this link](#).

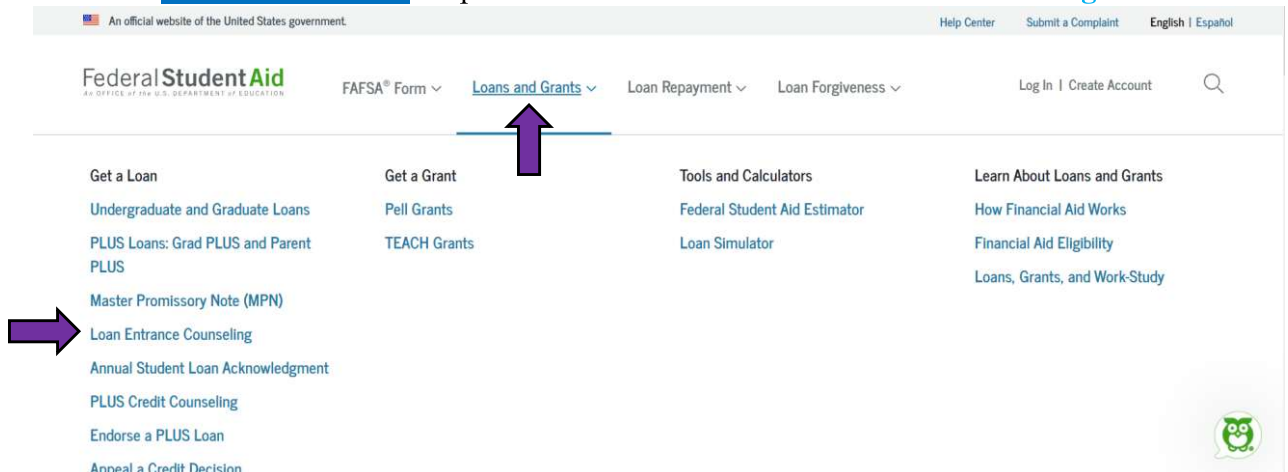


## [Loan Entrance Counseling](#)

1. Go to [studentaid.gov](http://studentaid.gov).



2. Go to the [Loans and Grants](#) dropdown then click on [Loan Entrance Counseling](#).



Federal School Code: 003602



- 3. Scroll down and click on **Log in to Start** based on your student status.

### Select Your Student Status to Begin

Your school may have different entrance counseling requirements. Check with your school's financial aid office to be sure that the counseling on this Web site satisfies your school's entrance counseling requirements.

If your school requires you to complete and return a written entrance counseling document, download [Entrance Counseling PDF](#).

**I am an Undergraduate Student** ⓘ

Entrance counseling for undergraduate students is required if you have not previously received a Direct Subsidized Loan or a Direct Unsubsidized Loan.

You're an undergraduate student if you are enrolled in an undergraduate course of study that usually doesn't exceed four years and that leads to an undergraduate degree or certificate.

**I am a Graduate or Professional Student** ⓘ

Entrance counseling for graduate or professional students is required if you have not previously received a Direct Unsubsidized Loan or Direct PLUS Loan.

- 4. Log in using your **FSA ID and Password**.

*\*Go to pages 3-6 if you need help resetting your log in credentials. \**

Federal Student Aid

UNDERSTAND AID | APPLY FOR AID | COMPLETE AID PROCESS | MANAGE LOANS | Log In | Create Account

### Log In

FSA ID Username, Email, or Mobile Phone

Forgot My Username

Password

Show Password

Forgot My Password

Log In





Federal School Code: 003602



- Review the steps needed to complete a Loan Entrance Counseling and click Continue.

Note, this application and a Master Promissory Note must be completed for student loans to be disbursed. Students must be registered in part-time status (6 credits) to receive loans.

### What You'll Learn and Do in Entrance Counseling

- 
**Notify Your School**  
 Select the school(s) you'd like to notify of your counseling completion. If you'll be transferring schools, be sure to add those too.
- 
**Learn What School Costs and How to Pay for It**  
 Understand what your education will cost and the options available to cover those costs, including borrowing federal student loans.
- 
**Prepare for Successful Repayment**  
 Understand your repayment obligation and what it means to take out a federal student loan.
- 
**Check Your Skills**  
 Review what you've learned with a few short knowledge checks.

Exit
Continue

- Add Paul Quinn College as your school to notify and click Continue.

#### Let's Notify Your School

Select up to three schools you want to notify of your entrance counseling completion.

### Notify a School

*Find the school you want to notify when you completed Entrance Counseling.*


Select from associated schools

Search for a school

School Code G03602	<b>PAUL QUINN COLLEGE</b> 3837 SIMPSON STUART ROAD, DALLAS, TX 752414398	<span style="color: #0070c0;">+</span> Add
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#### School(s) You Selected to Notify

*The school(s) you selected below will receive notification that you successfully completed entrance counseling.*



You have not selected any school to notify.

Previous
Continue

Federal School Code: 003602




7. You have 6 modules to complete in this application. Click Start to continue with the first module.

The purpose of these modules is to inform you of the terms and conditions for the loans you are wishing to borrow and your rights and responsibilities. This counseling teaches you how interest works, repayment process, what loan statuses mean and the importance in being compliant with your loans.


### Entrance Counseling Modules

Review what you'll learn in each module and select "Start" for the first module to begin.



#### Estimate the Cost of Your Education

Learn about direct and indirect costs, and how managing your education costs can ultimately reduce your student loan burden.




Start

---

**What's in this module?**

1. What is the total cost of your program?
2. How your school's cost of attendance is calculated



#### Paying for Your Education

Learn the basics about financial aid, student loans, and what your options are.


8. Keep in mind that this application will test you on what you read. You are required to answer all Check Your Knowledge questions!

[← Return To Module Selection](#)

### Check Your Knowledge

Question 1 of 3

Please read the following questions carefully and choose an answer from the choices below. After you select an answer, select "Continue."



#### Check Your Knowledge

**What document explains your rights and responsibilities as a federal student loan borrower?**


- Your *Master Promissory Note*
- Your billing statement
- Your financial aid offer



9. Now that you have completed all 6 modules and submitted your application, you may send a courtesy email to the Financial Aid Office ([finaid@pqc.edu](mailto:finaid@pqc.edu)) to keep an eye out for your application.

Our director should receive and import the completed Loan Entrance Counseling within - 2-3 business days.


The next step for the loan application process will be a Master Promissory Note.



**You've Successfully Completed Entrance Counseling!**

The school(s) you selected will be notified of your entrance counseling completion within the next 24 hours.

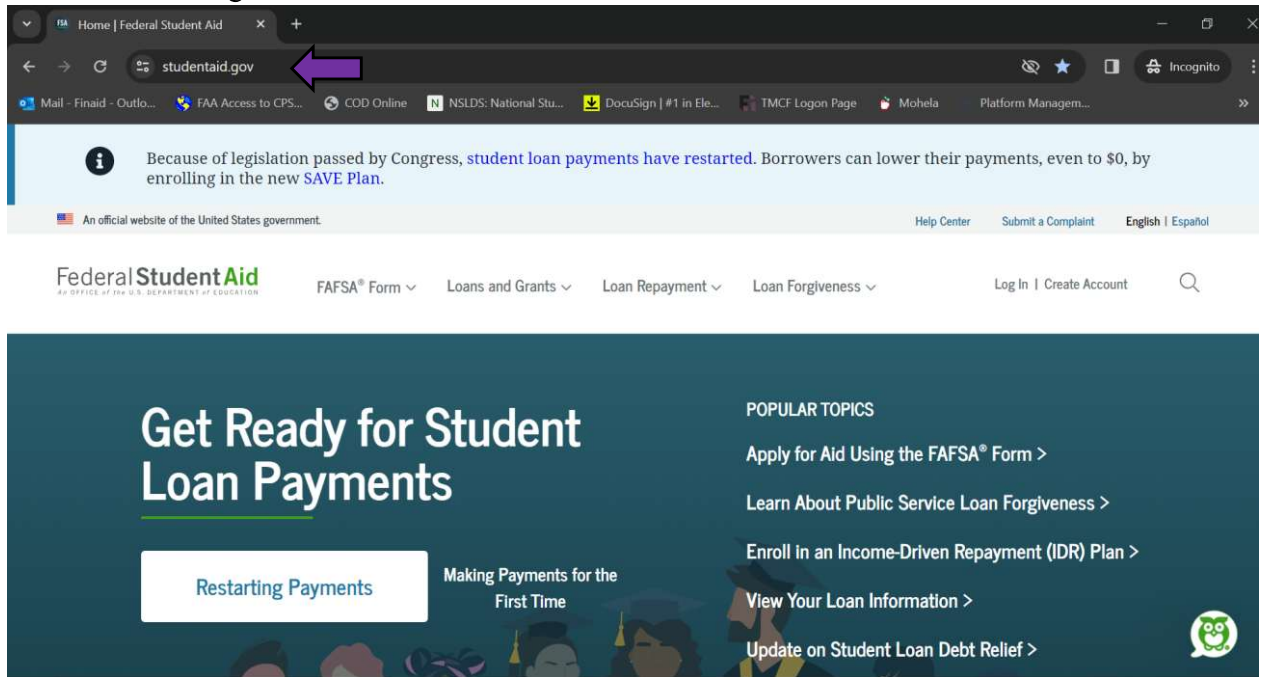
[Go To My Documents](#)

[View/Print Borrower's Rights and Responsibilities Statement for Direct Subsidized and Unsubsidized Loans](#) 

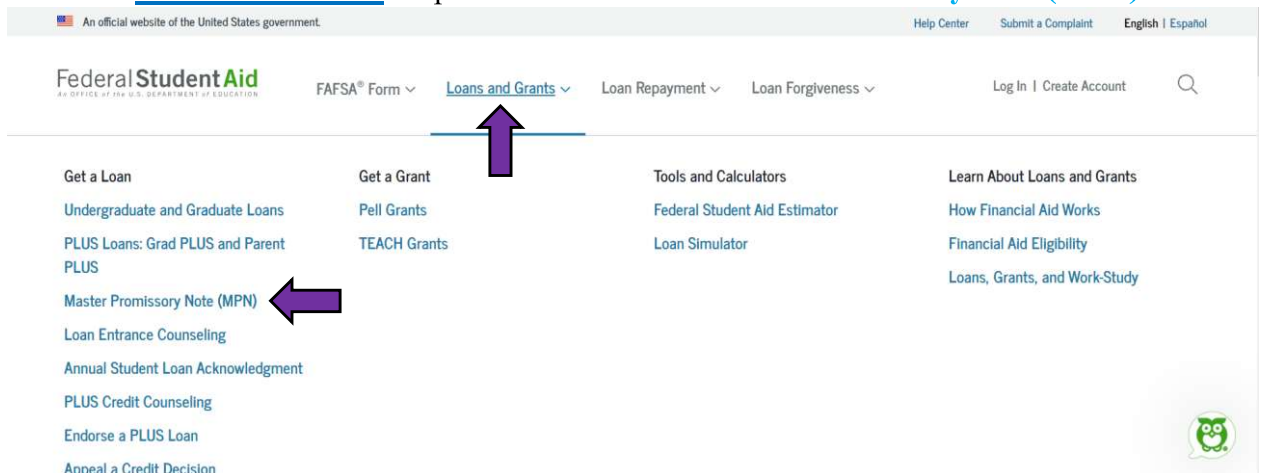


## Master Promissory Note

1. Go to [studentaid.gov](http://studentaid.gov).



2. Go to the [Loans and Grants](#) dropdown then click on [Master Promissory Note \(MPN\)](#).



Federal School Code: 003602








3. Scroll down and click on **Start** based on the loan type you are seeking.

Note, you do not have to complete all 3. For example, if you are an undergraduate student seeking Subsidized and Unsubsidized loans, click the first one.

Choose the Direct Loan MPN you want to preview or complete

 <p><b>I'm an Undergraduate Student</b> MPN for Subsidized/Unsubsidized Loans Use this MPN for Direct Subsidized Loans and Direct Unsubsidized Loans available to eligible undergraduate students. <a href="#">Learn More</a></p>	<p><b>Start</b></p> <p><small>OMB No. 1845-0007 • Form Approved</small></p>
 <p><b>I'm a Graduate/Professional Student</b> PLUS MPN or MPN for Subsidized/Unsubsidized Loans for Graduate/Professional Students Find and use the MPN that you need as a graduate or professional degree student to borrow federal student loans. Graduate/professional students can be eligible for Direct Unsubsidized Loans, Direct PLUS Loans, or both. You need to complete an MPN for each loan type you intend to receive. You should request Direct Unsubsidized Loans up to your full eligibility before borrowing Direct PLUS Loans. <a href="#">Learn More</a></p>	<p><b>Select MPN Type</b></p> <p><small>OMB No. 1845-0007 • Form Approved</small></p>
 <p><b>I'm a Parent of an Undergraduate Student</b> PLUS MPN for Parents of Dependent Undergraduate Students Use this MPN for Direct PLUS Loans available to eligible parents of eligible dependent undergraduate students. <a href="#">Learn More</a></p>	<p><b>Start</b></p> <p><small>OMB No. 1845-0007 • Form Approved</small></p>

4. Log in using your **FSA ID (username) and Password.**

An official website of the United States government. Help Center English | Español

**Federal Student Aid** AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION   UNDERSTAND AID   APPLY FOR AID   COMPLETE AID PROCESS   MANAGE LOANS   [Log In](#) | [Create Account](#)  

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## Log In

FSA ID Username, Email, or Mobile Phone  [Forgot My Username](#)

Password  Show Password [Forgot My Password](#)

**Log In**

Federal School Code: 003602



- 5. Complete all 5 steps for the Master Promissory Note application.

## Master Promissory Note

*For Undergraduate Students Requesting Direct Subsidized/Unsubsidized Loans*



### Sign and Submit

Make sure to add Paul Quinn College as your listed school to receive your MPN results.

**School Information**

Select a school to notify

U.S. Schools/U.S. Territory Schools

Non U.S. Schools

Choose a State

Search School By Name

The school you selected participates in the electronic Master Promissory Note (MPN) process.

School Name  
PAUL QUINN COLLEGE

School Code/Branch  
G03602

School Address  
3837 SIMPSON STUART ROAD  
DALLAS, TX 752414398

[Remove this school](#)

Now that you have completed all 5 steps and submitted your application, you may send a courtesy email to the Financial Aid Office ([finaid@pqc.edu](mailto:finaid@pqc.edu)) to keep an eye out for your application.

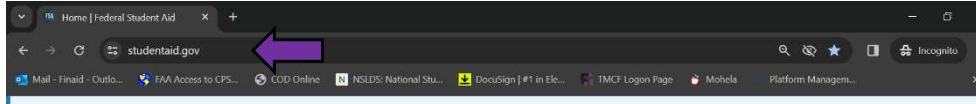
Our director should receive and process the completed Master Promissory Note within 2-3 business days.

Federal School Code: 003602



## PLUS Loan

1. For the parent or graduate student wanting to take out a PLUS Loan, Go to [studentaid.gov](http://studentaid.gov).

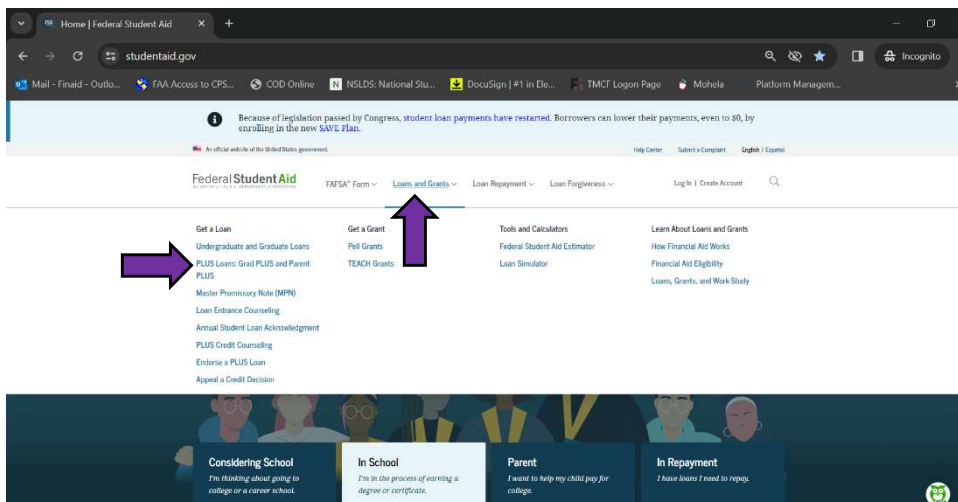


2. Go to the [Loans and Grants](#) dropdown then click on **PLUS Loan: Grad PLUS and Parent Plus**.

The Parent PLUS Loan is commonly used at Paul Quinn as a resource for parents to help fund their student's education. If a parent is willing to apply for the PLUS Loan a credit check will be processed by the Department of Education.

- If approved, the PLUS Loan will be taken under the parent's terms and conditions.
- If denied, the student will be eligible to access additional unsubsidized loan. However, funding is limited.

The Graduate PLUS Loan is a student loan issued by the U.S. Department of Education. It's designed to help graduate and professional students finance their education.



Federal School Code: 003602



3. Scroll down and click on [Learn More](#)

## Select a borrower type

<p><b>I am a Parent of a Student</b></p> <p>Direct PLUS Loan Application for Parents</p> <p>The PLUS Loan Application allows you (the parent) to:</p> <ul style="list-style-type: none"> <li>• request a Direct PLUS Loan;</li> <li>• change the amount of a Direct PLUS Loan you previously requested;</li> <li>• authorize how the school may use your Direct PLUS Loan funds to pay for educational expenses;</li> <li>• designate who the school pays any credit balance to; and</li> <li>• request deferment of repayment while the student is in school and for up to 6 months after.</li> </ul>	<p><a href="#">Learn More</a></p>
<p><b>I am a Graduate or Professional Student</b></p> <p>Direct PLUS Loan Application for Graduate or Professional Students</p> <p>The PLUS Loan Application allows you to:</p> <ul style="list-style-type: none"> <li>• request a Direct PLUS Loan;</li> <li>• change the amount of a Direct PLUS Loan you previously requested;</li> <li>• authorize how the school may use your Direct PLUS Loan funds to pay for educational expenses.</li> </ul>	<p><a href="#">Learn More</a></p>

4. Scroll down and click on [Log in to Start](#).

- For the Parent Plus Loan, please make sure you log in using your FSA ID and password. **Not the students.**
- For the Graduate or Professional Student Plus Loan, log in using your (the student's) FSA ID and password.

\*Go to pages 3-6 to reset or retrieve your FSA ID and password. \*

## 5. Complete the PLUS application.

If the **PLUS Loan decision is approved**, complete the PLUS Master Promissory Note associated with your type (parent or graduate student).

After submitting the **Parent PLUS Loan application, and the loan decision is denied**, the student can qualify for additional unsubsidized loans.

Please provide us ([finaid@pqc.edu](mailto:finaid@pqc.edu)) with a screenshot of the accepted or denial notice for tracking purposes and for our director to package the PLUS Loan accordingly.

