Before receiving a Federal Direct Grad PLUS Loan, students must complete both a Master Promissory Note and the Direct Loan online Entrance. The directions to complete both of these procedures are as follows:

1. **Obtain a Federal PIN Number:**
   The student borrower will need the PIN number assigned by the Department of Education, upon completion of the FAFSA, to electronically sign the Federal Direct Grad PLUS Master Promissory Note. Your Federal PIN number substitutes as your signature while signing online documents. If you do not have a Federal PIN number, you must apply for one at the pin website: [www.pin.ed.gov](http://www.pin.ed.gov)

2. **Signing The Federal Direct Grad PLUS Master Promissory Note:**
   a. Once you have your Federal PIN number, go to [www.studentloans.gov](http://www.studentloans.gov)
   b. Click on the green “Sign In” button to log into your account
   c. At this point you will need to provide your:
      i. Social Security Number
      ii. The first two characters of your last name
      iii. Your birth date
      iv. Your Federal PIN number

      Next, click the “sign in” button
   d. Click on the link **Complete Master Promissory Note**, then select **Graduate Plus** on the next page
   e. Provide the necessary information (including the names, addresses, and telephone numbers of two personal references) and carefully read through the terms and conditions of the loan
   f. Print your Promissory Note for your own personal records.  
      You have now completed your Direct Grad PLUS Master Promissory Note.

3. **Complete Entrance Counseling:** In order to receive a Federal Direct Grad PLUS Loan, the borrower must complete the online entrance for the Grad **PLUS** at [www.studentloans.gov](http://www.studentloans.gov) by following the link **Complete Entrance Counseling**. This process explains the responsibilities of taking out a Grad PLUS loan

4. If you have any questions, Direct Lending has an Applicant Services Department to assist with online forms available from 8:00 a.m. to 8:00 p.m. Eastern Standard time at 1-800-557-7394