



OFFICE OF STUDENT FINANCIAL SERVICES

**FEDERAL DIRECT STAFFORD LOAN**

Before receiving a Federal Direct Stafford Loan, students must complete both a Master Promissory Note and the online Entrance Counseling. 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 Stafford 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 Stafford Loan 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 **Subsidized/Unsubsidized** 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 Stafford Loan Master Promissory Note**

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