Before receiving a Federal Direct 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 Student Aid (FSA) ID - This has replaced the Federal Student Aid PIN and must be used to log in to certain U.S. Department of Education websites: 
   The student borrower will need the FSA ID, to electronically sign the Federal Direct Master Promissory Note. Your FSA ID – a user name and password - substitutes as your signature while signing online documents. If you do not have a Federal Student Aid ID, you can create one when logging in to www.studentloans.gov.

2. To complete the Federal Direct Loan Master Promissory Note:
   a. Log in to www.studentloans.gov, MPN must be completed in a single session
   b. Click on the link complete Master Promissory Note, then select Subsidized/Unsubsidized MPN
   c. Provide Personal Information
      - Permanent Address
      - Mailing Address (if different from permanent address)
      - Telephone Number
      - Email Address
   d. School Name
   e. Reference Information for two people with different U.S. addresses who have known you for at least 3 years. The first reference should be a parent or a legal guardian.
      - Name of each reference
      - Address of each reference
      - Email address for each reference
      - Telephone number of each reference
      - Relationship of each reference to the student
   f. Carefully read through the terms and conditions of the loan. Review, sign and submit. Print your Promissory Note for your own personal records.

3. Complete Entrance Counseling: In order to receive a Federal Direct Subsidized/Unsubsidized Loan, the borrower must complete the online entrance for the loan at www.studentloans.gov by following the link Complete Entrance Counseling. You must complete the counseling in a single session. This process explains the responsibilities of taking out a loan.