

## **How to Complete Your Approved Federal Direct PLUS Master Promissory Note (MPN) and Loan Entrance Counseling for Federal PLUS Loan (Parents Only)**

### **PARENT DEPT. OF ED. USERNAME AND PASSWORD REQUIRED TO SIGN IN**

If a Federal PLUS Loan is part of your child's financial aid package, your Federal PLUS Loan proceeds cannot be credited to the student's account until you follow the instructions below to complete the Federal PLUS Loan Master Promissory Note and PLUS Entrance Counseling.

Go to [studentloans.gov](http://studentloans.gov)

### **PLUS Master Promissory Note**

- ✓ Click on 'Log In' with parent's (borrowers) credentials.
- ✓ Enter **your** (not the student's) Username and ID Password (click on create an FSA ID if you do not already have one)
- ✓ Click on "Complete Loan Agreement (Master Promissory Note)."
- ✓ Click on "Start" located besides "MPN for PLUS Loan for Parents"
- ✓ Enter your personal information and click 'Continue'
- ✓ Enter personal references and click 'Continue'
- ✓ Be sure to read and accept all the terms and conditions and click "Continue"
- ✓ Review and sign the MPN then "Submit" **DO NOT STOP UNTIL YOU RECEIVE A CONGRATULATIONS THAT YOUR PLUS MPN HAS BEEN COMPLETED**

### **PLUS Entrance Counseling (required for all approved loans with an endorser or an approved appeal)**

- ✓ Go to "Complete PLUS Credit Counseling"
- ✓ Click on "Start"
- ✓ Under Select PLUS Credit Counseling Type, click "Start" located under "Parent of an eligible dependent undergraduate student(s)"
- ✓ Read ALL the information, then answer the questions provided, click "Continue" until quiz is completed

**Once you have completed all the steps and viewed the borrower's rights and responsibilities click "Submit" to receive a congratulations confirmation.**