

Loan Counseling & Loan Agreement (Master Promissory Note) Instructions

For Federal Student Loans (and Federal Parent Loans for Undergrad. Students):

Please complete the following Department of Education requirements for Federal Student Loans:

- A. Entrance Counseling
- B. Master Promissory Note

*Please follow these steps below to complete both! (Read Steps 1 through 3 carefully!!!)

Step 1. Be prepared! You will need your **FSAID Username and Password** to log in. (If you have not already created an FSAID Username and Password, please go to www.fsaaid.ed.gov and do so now!





Step 2. Go to www.studentloans.gov, and click "Sign In". Once signed in, you will need to click "Complete Loan Counseling" in the left column and then you will select **Entrance Counseling**. (**Select PLUS Counseling if you are a Parent borrower only!**) When you have completed the counseling, you will receive a message screen congratulating you on the completion. You are not done until you receive that "Congratulations!".

https://studentloans.gov/myDirectLoan/directLoanHome.action?siteLanguage=en-us&private_key=&public_key=&url=

Federal Student Aid | **StudentLoans.gov**
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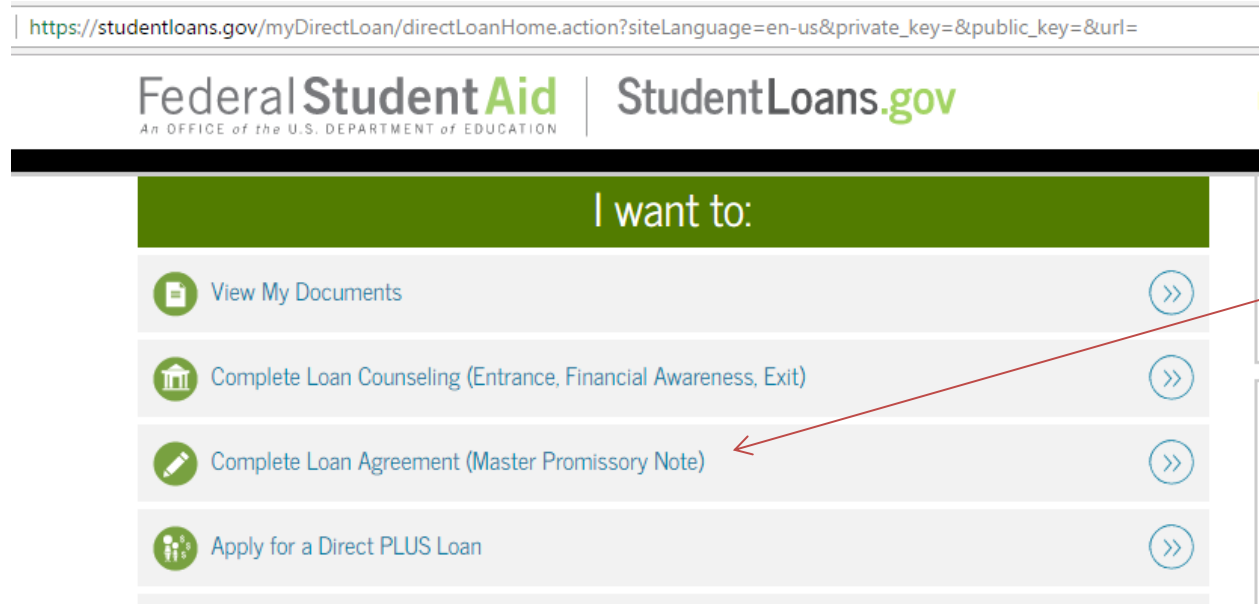
I want to:

 View My Documents >>
 Complete Loan Counseling (Entrance, Financial Awareness, Exit) >>
 Complete Loan Agreement (Master Promissory Note) >>
 Apply for a Direct PLUS Loan >>

Remember, only parents complete the PLUS related documents!

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Step 3. Click “**Complete Loan Application (Master Promissory Note)**” in the left column and then you will select **Subsidized / Unsubsidized** (*Select “Parent PLUS” if you are a parent borrower only!*)



Please contact the Financial Aid Office at 973-803-5000 if any help is needed. **Please remember that this must be completed to receive Federal Student Loans.**

We are available, Monday through Thursday (9am – 7:00 pm) and Fridays (9am - 5pm) to assist.

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Be blessed!