

# DIRECT LENDING SIGN IN INSTRUCTIONS

## STEP 1:

Go to <https://studentloans.gov>

Click on the green “Sign In” box



## STEP 2:

Type in your Social Security Number, first two letters of last name, date of birth with slashes, and the 4 digit PIN you used to sign your FAFSA

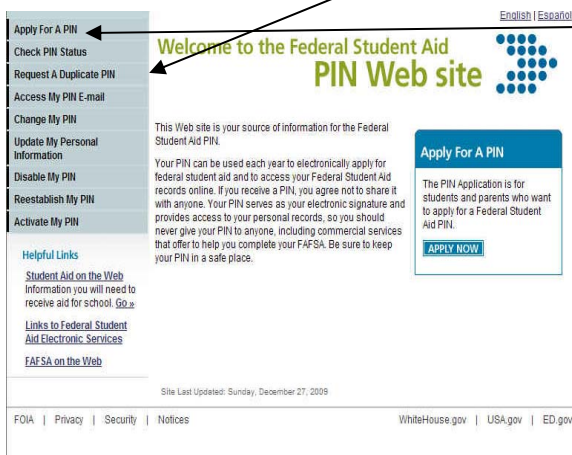
- For Federal Direct Stafford loan, the student’s information should be used.
- For the Federal Direct PLUS loan, the parent’s information should be used.

Sign In and proceed to STEP 3 on Page 4.



\*\*If you do not know your PIN or do not have a PIN, click here which will take you to the [www.pin.ed.gov](http://www.pin.ed.gov) website

Click on “Request A Duplicate PIN” if you do not know your PIN.



If you don't have a Federal PIN, you will need to apply for one by clicking on “Apply for a PIN.” Please note that it will take up to 72 hours to be allowed to use your PIN. Once you can use your PIN, go back to [www.studentloans.gov](https://studentloans.gov) and sign-in to your account as shown in STEP 2.

**Request A Duplicate PIN**

A virtual keyboard is provided below for increased security when entering personally identifiable information.

**Request A Duplicate PIN**

To request a duplicate copy of your PIN, answer the questions below and select [Submit Request](#) to continue. By providing this information, you certify that you are the person identified by these items. If you are not that person, you are not authorized to proceed and you should exit this form now by selecting [PIN Home](#). If you purposely certify to false or misleading information, you may be fined \$20,000, sent to prison, or both.

What is your Social Security Number?  
Enter the SSN that is printed on your Social Security Card. Enter this number without the dashes.  
For example, enter 123456789.

What are the first two (2) letters of your last name?

What is your date of birth?  
Enter this date in "mmddyyyy" format. For example, 08171975 for August 17, 1975.

US [Country] Clear

1 2 3 4 5 6 7 8 9 0 - + Back

Tab a b c d e f g h i j k l m n o p q r s t u v w x y z . / Shifts

You may use the virtual keyboard when entering your Social Security Number and your Date of Birth. The virtual keyboard will help prevent a malicious source from capturing your keystrokes and then later accessing your personal information. The value can be entered by clicking on the virtual keyboard character with your mouse or when the cursor is held over the key for 2 seconds.

[PIN HOME](#) [SUBMIT REQUEST](#)

To request a duplicate PIN you will need to:  
Enter your **Social Security Number**,  
**First two letters of your last name**,  
and your **Date of birth** *without the slashes*

Click "Submit Request" at bottom of page

**Request A Duplicate PIN**

**Enter Your Challenge Answer**

Enter the answer to your challenge question and select [Submit Request](#)

What was the name of your elementary school?  
(The answer you enter is case sensitive, for example, "Student2" is different than "stuDeNt2", and must match the case you used when you selected your Challenge Question and Answer.)

[< PREVIOUS](#) [SUBMIT REQUEST](#)

[NEED HELP?](#)

Site Last Updated: Sunday, December 27, 2009

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You will be required to answer a challenge question you previously selected and it must be typed exactly as it was before.

Enter the Answer then click "Submit Request"

**Request A Duplicate PIN**

**Submit Request For Duplicate PIN**

Our records show that your current address information is:

St. Bart  
504 EAST MAIN STREET  
TITUSVILLE, PA 16354

E-mail Address: @PITT.EDU

We must have a current address before you can continue. If you need to correct your PIN address or other personal information, select [Update My Personal Information](#).

Choose how you'd like to receive your PIN:

- Display Now - view your PIN instantly when you submit this request.
- E-mail - your PIN will be e-mailed to you immediately.
- Postal Mail - your PIN will be sent to the mailing address that you provided within 7-10 days.

[Display Now](#)

Select [Submit Request](#) to continue.

To exit, select [PIN Home](#).

[PIN HOME](#) [SUBMIT REQUEST](#)

Your information will be shown in the top left corner.  
Make sure "Display Now" is selected

Click "Submit Request"

**Request A Duplicate PIN**

**PIN Request Confirmation**

This is your PIN: 1776

[Where Can I Use My PIN?](#)

For added security, we recommend that you exit your browser completely when you are finished using the PIN site. Select this link for [further details](#). You may also want to consider [clearing your browser's cache](#) and deleting any temporary files.

To exit, select [PIN Home](#).

[PIN HOME](#) [PRINT THIS PAGE](#)

Site Last Updated: Sunday, December 27, 2009

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Your PIN will be shown in the upper left corner

You can print this page to keep for your records.

Close the PIN website window/tab

You can now go back to the Sign In screen  
Enter your PIN

Click “Sign In” and proceed to Step 3  
on Page 4.

### STEP 3:

From this screen you can select one of the following options:  
**Complete Entrance Counseling (Students only)**  
(Instructions begin below)

**Complete Master Promissory Note (Student only)** NOTE: Students are required to complete both the Entrance Counseling & Master Promissory Note to receive a Federal Direct Stafford Loan

**Start PLUS Application Process (Parent only)**  
Once complete and approved, parents will need to complete the MPN for the Federal Direct PLUS Loan on this site.

# ENTRANCE COUNSELING OPTION

## STEP 4:

Select “Start” under the “Entrance Counseling”

**Complete Counseling**

Choose Loan Counseling Type

A counseling session will take about 20 - 30 minutes to complete.

Entrance Counseling	Financial Awareness Counseling	Exit Counseling
<b>Required</b>		<b>Required</b>
<b>Who is this for?</b> Students borrowing federal subsidized/unsubsidized student loans or PLUS loans for the first time.	<b>Who is this for?</b> Student borrowers attending school.	<b>Who is this for?</b> Student borrowers graduating, leaving school, or dropping below half-time enrollment.
<b>Why?</b> <b>Entrance counseling is required</b> before you can receive your first federal subsidized/unsubsidized student loan, or your first PLUS loan as a graduate/professional student.	<b>Why?</b> Financial awareness counseling provides tools and information while in school to help you understand your financial aid and assist you in managing your finances.	<b>Why?</b> <b>Exit counseling is required</b> when you graduate, leave school, or drop below <a href="#">half-time enrollment</a> @. Exit counseling provides important information you will need as you prepare to repay your federal student loan(s).
<b>What do I need?</b> Useful Information to Have	<b>What do I need?</b> Useful Information to Have	<b>What do I need?</b> Useful Information to Have
<a href="#">Start</a>	<a href="#">Start</a>	<a href="#">Start</a>

## STEP 5:

For School State select “Pennsylvania”

For School Name select

“University of Pittsburgh – Pittsburgh”

The address should reference Pittsburgh

Then, click “Add School”

NOTE: You can add up to 3 schools to be notified of your completion.

Select the bubble identifying you as an undergraduate student.

Select “Continue”

**Select Schools to Notify**

**Add School to Notify**

☒ U.S. Schools/U.S. Territory Schools

School State: [PENNSYLVANIA](#)

School Name: [UNIVERSITY OF PITTSBURGH](#)

☐ Non U.S. Schools

**School Code/Branch:** G03379

**School Address:** 107 CATHEDRAL OF LEARNING  
4200 FIFTH AVENUE  
PITTSBURGH, PA 152600001

[Add School](#)

**Select Student Type**

☒ I am completing entrance counseling to receive Direct Loans as an [undergraduate](#) @ student.

☐ I am completing entrance counseling to receive Direct Loans as a [graduate or professional](#) @ student.

[Continue](#)

## STEP 6:

You will then be taken to the Quiz Screens. Throughout these screens, you will be asked question regarding the information. You must answer each of these questions to proceed to the next page. A box will appear to the right of each question indicating if you answered correctly or incorrectly. Also, please be aware that if a box is provided for an amount to entered, you must enter a number or it will not let you proceed to the next page. Once you have completed these 5 screens, click “Submit Counseling,” a confirmation screen will appear (Step 6).



## STEP 7:

This box indicates that you successfully completed your Entrance Counseling.

The rest of the information contains a summary of the information you entered while completing the Entrance Counseling.

If you would like, you can print this page for records.

**START HERE GO FURTHER**  
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Entrance Counseling

### Entrance Counseling Summary

you have successfully completed Entrance Counseling!  
The following is a summary of the information you entered during this session and future actions you can take.

#### Current Loan Balance

Loan	Date	Service	Balance
N/A	N/A	N/A	N/A

This is your federal student loan data, including your loan servicer information, currently available in the National Student Loan Data System (NSLDS), and any additional loans you entered.

#### Your Balance This Year

Based on what you entered, you won't have enough funds to pay your expenses.

Total Yearly Expenses	\$ 26,732
Available Funds	\$ 6,300

The Manage Your Spending section has suggestions to help balance your budget while attending school.

#### Estimated Balance During Repayment

\$972/month

After you leave school, you will have this much money left over each month.

#### Summary Tools

Export Budget/Repayment

E-Mail | Print | Tweet

#### Selected Schools

The following schools will be notified of your entrance counseling completion.

UNIVERSITY OF PITTSBURGH  
107 CATHEDRAL OF LEARNING  
PITTSBURGH, PA 152600001

#### Sample Repayment Plan

Estimated loans when you leave school	\$ 50,000
Repayment Plan	Standard
Repayment Term	10 years
Initial Monthly Payment	\$ 575

#### Repayment

Complete ICR Pay As You Earn ICR Repayment Plan Request

Co-sign ICR Pay As You Earn ICR Repayment Plan Request

#### Tools and Calculators

Repayment Estimator

## STEP 8:

Scroll to the bottom of the page and find the "Next Steps" section.

Click here to complete the Master Promissory Note

### Next Steps

- View Completed Counseling
- Complete a Master Promissory Note
- View/Print Borrower's Rights & Responsibilities for Direct Subsidized and Unsubsidized Loans
- View/Print Borrower's Rights & Responsibilities for Direct PLUS Loans
- Check out our YouTube playlist.

### Additional Resources

#### College Planning

- College Navigator
- StudentAid.gov

#### Career Planning

- Department of Labor Employment Statistics
- AnnualCreditReport.com

#### Financial Planning

- Money Matters
- MyMoney.gov
- National Student Loan Database System (NSLDS)

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# COMPLETING THE FEDERAL DIRECT STAFFORD LOAN MASTER PROMISSORY NOTE (MPN)

The MPN can be completed by itself at [www.studentloans.gov](http://www.studentloans.gov) or by clicking on the above referenced link after the completion of the Entrance Counseling.

## STEP 1:

Click on “Subsidized/Unsubsidized”

### Do Not Select

Graduate PLUS (This loan is for students pursuing a Master or Doctorate Degree only) or Parent PLUS. (This loan is for Parents only)

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I want to: --Select--

Master Promissory Note (MPN)

The Master Promissory Note (MPN) is a legal document in which you promise to repay your loan (s) and any accrued interest and fees to the U.S. Department of Education. It also explains the terms and conditions of your loan(s). Unless your school does not allow more than one loan to be made under the same MPN, you can borrow additional Direct Loans on a single MPN for up to 10 years.

Parent borrowers must complete an MPN for each student.

The entire MPN process must be completed in a single session, so be sure you have enough time before you start. Each MPN generally takes approximately 30 minutes to complete.

What You Need  
OR

Select the type of loan you would like to receive

☒ Subsidized/Unsubsidized  
(Federal Direct Loans available to undergraduate or graduate/professional students)

☐ Graduate PLUS  
(Federal Direct Loans available to graduate/professional students)

☐ Parent PLUS  
(Federal Direct Loans available to parents of undergraduate students)

## STEP 2:

Fill in “Personal Information”

For School State select “Pennsylvania”

For School Name select  
“University of Pittsburgh”

Note the address will reference Pittsburgh

Then click on “Continue”

PLUS Loan Applications  
Completed Endorser Addenda  
PLUS Loan Process  
Request PLUS Loan  
Appeal Credit Decision  
Endorse PLUS Loan  
Print Endorser Addendum  
Master Promissory Note  
Complete MPN  
Print MPN  
Counseling  
Complete Entrance Counseling  
View Previously Completed Counseling

Personal Information

Driver's License Number: [ ]  
Driver's License State: [ ]  
Permanent Address (line 1): [ ]  
Permanent Address (line 2): [ ]  
City: [ ] State: PENNSYLVANIA Zip: [ ]  
Country: UNITED STATES  
Is your mailing address different than your street address? Yes No Why do we ask?

Day Phone: [ ]  
Evening Phone: 0000000000  
Email: [ ] Why do we ask?

School and Loan Information

School State: PENNSYLVANIA  
School Name: UNIVERSITY OF PITTSBURGH  
DLID:G03379 School Address: 107 CATHEDRAL OF LEARNING  
4200 FIFTH AVENUE  
PITTSBURGH, PA 152600001

Cancel Continue

## STEP 3:

You will be required to supply two (2) references. These are used as points of contact in the event the Dept. of Education has trouble contacting you.

Note: References cannot have the same address or phone number, must be US Citizens, and must know for at least 3 years.

Click “continue” when done

Full Name: [ ] Social Security Number: XXX-XX-XXXX  
Required field

Please provide information for two personal references. A few notes on references:

- References cannot share the same address or phone number
- References cannot have a non-U.S. address
- You must have known your reference for at least 3 years
- If you are a parent borrower, please do not list the student as a reference
- If the reference does not have a phone number, enter N/A

Reference 1

If you have already created a reference, please select from the list: [ ]

Last Name: [ ] Middle Initial: [ ] First Name: [ ]  
Address (line 1): [ ] Address (line 2): [ ]  
City: [ ] State: --Please Select-- Zip: [ ]  
Country: UNITED STATES Day Phone: [ ]  
Relationship: [ ]

Reference 2

If you have already created a reference, please select from the list: [ ]

Last Name: [ ] Middle Initial: [ ] First Name: [ ]  
Address (line 1): [ ] Address (line 2): [ ]  
City: [ ] State: --Please Select-- Zip: [ ]  
Country: UNITED STATES Day Phone: [ ]  
Relationship: [ ]

Cancel Continue

## STEP 4:

You must select & read all sections before you can proceed to Step 5.

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Submit Master Promissory Note (STEP 3) - Terms and Conditions

Personal Information Personal References 3 Terms & Conditions 4 Review & Sign

Full Name: Social Security Number: XXX-XX-XXXX

You must read each section of the terms and conditions before proceeding to the next step.

SECTION C: BORROWER REQUEST, CERTIFICATIONS, AUTHORIZATIONS, AND UNDERSTANDINGS

1. This is a Master Promissory Note (MPN) for one or more Federal Direct Stafford/Ford (Direct Subsidized) Loans and/or Federal Direct Unsubsidized Stafford/Ford (Direct Unsubsidized) Loans. I request a total amount of Direct Subsidized Loans and/or Direct Unsubsidized Loans under this MPN not to exceed the allowable maximums under the Act. (The Act is defined in Section E under Governing Law). My school will notify me of the loan type and loan amount I am eligible to receive. I may cancel a loan or request a lower amount by contacting my school. Additional information about my right to cancel a loan or request a lower amount is included in the Borrower's Rights and Responsibilities Statement and in the disclosure statements that will be provided to me.

2. Under penalty of perjury, I certify that:

A. The information I have provided on this MPN and as updated by me from time to time is true, complete, and correct to the best of my knowledge and belief and is made in good faith.

B. I have not used the proceeds of loans made under this MPN for unauthorized educational expenses that I incur and I will immediately repay any loan proceeds that cannot be attributed to educational expenses for attendance on at least a half-time basis at the school that certified my loan eligibility.

C. If I owe an overpayment on a Federal Perkins Loan, Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Academic Competitiveness Grant (ACG), National Science or Mathematics Access to Retain Talent (SMART) Grant, or Leveraging Educational Assistance Partnership Grant, I have made satisfactory arrangements to repay the amount owed.

D. If I am in default on any loan received under the Federal Perkins Loan Program (including National Direct Student Loans), the William D. Ford Federal Direct Loan (Direct Loan) Program, or the Federal Family Education Loan (FFEL) Program, I have made satisfactory repayment arrangements with the holder to repay the amount owed.

E. If I have been convicted of, or pled nolo contendere (no contest) or guilty to, a crime involving fraud in obtaining funds under title IV of the Higher Education Act of 1965 (HEA), as amended, I have completed the repayment of the funds to the U.S. Department of Education (ED) or to the loan holder in the case of a Title IV Federal Student Loan. \*3. For each Direct Subsidized Loan and Direct Unsubsidized Loan, I

G. I authorize my schools, lenders and guarantors, ED, and their agents to release information about my loan to each other.

H. I authorize my schools, ED, and their respective agents and contractors to contact me regarding my loan request or my loan, including repayment of my loan, at the current or any future number that I provide for my cellular telephone or other wireless device using automated dialing equipment or artificial or prerecorded voice or text messages.

3. I will be given the opportunity to pay the interest that ED charges during grace, in school, deferment, forbearance, and other periods as provided under the Act, including during school deferment periods. Unless I pay the interest, I understand that ED may add unpaid interest that is charged on each loan made under this MPN to the principal balance of that loan (this is called "capitalization") at the end of the grace, deferment, forbearance, or other period. Capitalization will increase the principal balance on my loan and the total amount of interest I must pay.

4. I understand that ED has the authority to verify information reported on this MPN with other federal agencies.

SECTION D: PROMISE TO PAY

SECTION E: MPN TERMS AND CONDITIONS

SECTION G: IMPORTANT NOTICES

\*Section F contains instructions for completing a paper MPN and therefore is not displayed here. When you print off your completed MPN all sections print.

☐ I have reviewed the information about me on the Master Promissory Note and acknowledge that it is true and correct. I have read, understand, and agree to the Borrower Request, Certifications, Authorizations, and Understandings, the Promise to Pay, the MPN Terms and Conditions, and the Borrower's Rights and Responsibilities Statement (Your response will be recorded and made part of your completed MPN.)

Cancel Continue

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When a section has been completed, a green box with a ✓ will appear

Read the acknowledgement and ✓ the box if you agree

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Submit Master Promissory Note (STEP 3) - Terms and Conditions

Personal Information Personal References 3 Terms & Conditions 4 Review & Sign

Full Name: Social Security Number: XXX-XX-XXXX

You must read each section of the terms and conditions before proceeding to the next step.

SECTION C: BORROWER REQUEST, CERTIFICATIONS, AUTHORIZATIONS, AND UNDERSTANDINGS

SECTION D: PROMISE TO PAY

SECTION E: MPN TERMS AND CONDITIONS

SECTION G: IMPORTANT NOTICES

GRAMM-LEACH-BLILEY ACT NOTICE

In 1999, Congress enacted the Gramm-Leach-Bliley Act (Public Law 106-102). This Act requires that lenders provide certain information to their customers regarding the collection and use of nonpublic personal information.

We disclose nonpublic personal information to third parties only as necessary to process and service your loan and as permitted by the Privacy Act of 1974. See the Privacy Act Notice below. We do not sell or otherwise make available any information about you to any third parties for marketing purposes.

We protect the security and confidentiality of nonpublic personal information by implementing the following policies and practices. All physical access to the sites where nonpublic personal information is stored is controlled and monitored by security personnel. Our computer systems offer a high degree of resistance to tampering and circumvention. These systems limit data access to our staff and contract staff on a "need-to-know" basis, and control individual users' ability to access and alter records within the systems. All users of these systems are given a unique user ID

24. Department of Defense and other federal agency loan repayment. Under certain circumstances, military personnel may have their federal education loans repaid by the Secretary of Defense. This benefit is offered as part of a recruitment program that does not apply to individuals based on their previous military service or to those who are not eligible for enlistment in the U.S. Armed Forces. For more information, contact your local military service recruitment office.

Other agencies of the federal government may also offer student loan repayment programs as an incentive to recruit and retain employees. Contact the agency's human resources department for more information.

25. AmeriCorps program education awards. Under the National and Community Service Act of 1990, you may receive an education award that can be used to repay a Direct Subsidized Loan or Direct Unsubsidized Loan if you successfully complete a term of service in an AmeriCorps program. For more information, contact an official of your program.

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☐ I have reviewed the information about me on the Master Promissory Note and acknowledge that it is true and correct. I have read, understand, and agree to the Borrower Request, Certifications, Authorizations, and Understandings, the Promise to Pay, the MPN Terms and Conditions, and the Borrower's Rights and Responsibilities Statement (Your response will be recorded and made part of your completed MPN.)

Cancel Continue

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You can then click "continue" to proceed to the next step.



## STEP 5:

Verify “Personal Information” is correct.

Enter your First Name, Middle Initial, and Last Name

Then click “Sign”

## STEP 6:

Once your signature is authenticated, you must click to view the HTML version of your MPN. Note: It will open in a new window/tab. Once you have reviewed this document, close the window/tab, which will take you to the signature screen.

Once you are back to the signature screen Click “Continue”

## STEP 7:

This is the final screen.

If you want a copy of your MPN, click on “View PDF” this gives you an option to save/print the MPN.

To exit the screen click “Logout”

**Congratulations, you’re done!**

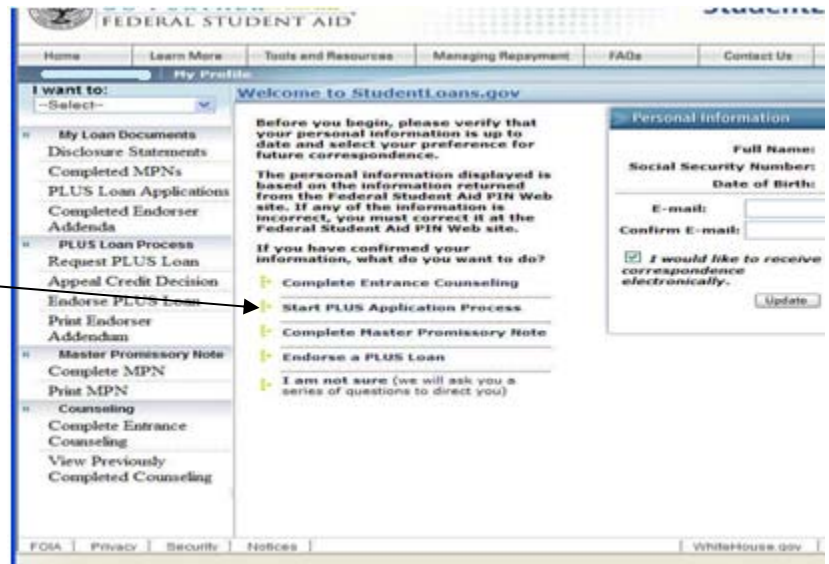


# COMPLETING THE FEDERAL DIRECT PARENT PLUS LOAN MPN

**STEP 1 & 2** for signing in are the same as listed above regardless of whether it is for the parent or student. However, please be aware that when working with the Federal Direct Parent PLUS Loan, the parent applying for the loan must enter his or her identifying information and NOT the student's.

## STEP 3:

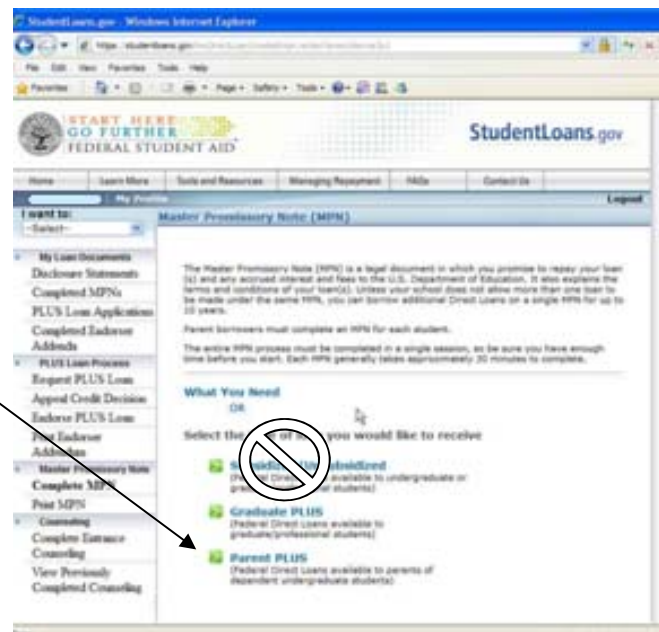
From this screen select  
Start PLUS Application Process (Parent only)  
Once complete and approved, parents will need to complete the MPN for the PLUS Loan on this site



## STEP 4:

Click on "Parent PLUS"

Do Not Select  
Graduate PLUS (This loan is for students pursuing a Master or Doctorate Degree only)



## STEP 5:

Fill in “Personal Information” for Parent applying for loan

Enter Student's information

For School State select “Pennsylvania”

For School Name select  
“University of Pittsburgh”

Note the address will reference Pittsburgh

Then click on “Continue”

## STEP 6:

You will be required to supply two (2) references. These are used as points of contact in the event the Dept. of Education has trouble contacting you.  
Note: References cannot have the same address or phone number, must be US Citizens, and must know you for at least 3 years.

Click “continue” when done

## STEP 4:

You must select & read all sections before you can proceed to Step 5.

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Submit Master Promissory Note (STEP 3) - Terms and Conditions

Personal Information Personal References 3 Terms & Conditions 4 Review & Sign

Full Name: Social Security Number: XXX-XX-XXXX

You must read each section of the terms and conditions before proceeding to the next step.

SECTION C: BORROWER REQUEST, CERTIFICATIONS, AUTHORIZATIONS, AND UNDERSTANDINGS

1. This is a Master Promissory Note (MPN) for one or more Federal Direct Stafford/Ford (Direct Subsidized) Loans and/or Federal Direct Unsubsidized Stafford/Ford (Direct Unsubsidized) Loans. I request a total amount of Direct Subsidized Loans and/or Direct Unsubsidized Loans under this MPN not to exceed allowable maximums. My school will notify me of the loan type and loan amount that I am eligible to receive. I may cancel a loan or request a lower amount by contacting my school. Additional information about my right to cancel a loan or request a lower amount is included in the Borrower's Rights and Responsibilities Statement and in the disclosure statements that will be provided to me.

2. Under penalty of perjury, I certify that:

A. The information I have provided on this MPN and as updated by me from time to time is true, complete, and correct to the best of my knowledge and belief and is made in good faith.

B. I will use the proceeds of loans made under this MPN for authorized educational expenses that I incur and I will immediately repay any loan proceeds that cannot be attributed to educational expenses for attendance on at least a half-time basis at the school that incurred my loan eligibility.

C. If I owe an overpayment on a Federal Perkins Loan, Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Academic Competitiveness Grant (ACG), National Science or Mathematics Access to Retain Talent (SMART) Grant, or Leveraging Educational Assistance Partnership Grant, I have made satisfactory arrangements to repay the amount owed.

D. If I am in default on any loan received under the Federal Perkins Loan Program (including National Direct Student Loans), the William D. Ford Federal Direct Loan (Direct Loan) Program, or the Federal Family Education Loan (FFEL) Program, I have made satisfactory repayment arrangements with the holder to repay the amount owed.

E. I have been convicted of, or pled not guilty to, a crime involving fraud in obtaining funds under title IV of the Higher Education Act of 1965 (HEA), as amended. I have completed the repayment of the funds to the U.S. Department of Education (ED) or to the loan holder in the case of a Title IV Federal Student Loan.

G. I authorize my schools, lenders and guarantors, ED, and their agents to release information about my loan to each other.

H. I authorize my schools, ED, and their respective agents and contractors to contact me regarding my loan request or my loan, including repayment of my loan, at the current or any future number that I provide for my cellular telephone or other wireless device using automated dialing equipment or artificial or prerecorded voice or text messages.

3. I will be given the opportunity to pay the interest that ED charges during grace, in school, deferment, forbearance, and other periods as provided under the Act, including during in-school deferment periods. Unless I pay the interest, I understand that ED may add unpaid interest that is charged on each loan made under this MPN to the principal balance of that loan (this is called "capitalization") at the end of the grace, deferment, forbearance, or other period. Capitalization will increase the principal balance on my loan and the total amount of interest I must pay.

4. I understand that ED has the authority to verify information reported on this MPN with other federal agencies.

SECTION D: PROMISE TO PAY

SECTION E: MPN TERMS AND CONDITIONS

SECTION G: IMPORTANT NOTICES

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☐ I have reviewed the information about me on the Master Promissory Note and acknowledge that it is true and correct. I have read, understand, and agree to the Borrower Request, Certifications, Authorizations and Understandings, the Promise to Pay, the MPN Terms and Conditions, and the Borrower's Rights and Responsibilities Statement.

(Your response will be recorded and made part of your completed MPN.)

Cancel Continue

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When a section has been completed, a green box with a ✓ will appear

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Submit Master Promissory Note (STEP 3) - Terms and Conditions

Personal Information Personal References 3 Terms & Conditions 4 Review & Sign

Full Name: Social Security Number: XXX-XX-XXXX

You must read each section of the terms and conditions before proceeding to the next step.

SECTION C: BORROWER REQUEST, CERTIFICATIONS, AUTHORIZATIONS, AND UNDERSTANDINGS

SECTION D: PROMISE TO PAY

SECTION E: MPN TERMS AND CONDITIONS

SECTION G: IMPORTANT NOTICES

GRAMM-LEACH-BLILEY ACT NOTICE

In 1993, Congress enacted the Gramm-Leach-Bliley Act (Public Law 106-102). This Act requires that lenders provide certain information to their customers regarding the collection and use of nonpublic personal information.

We disclose nonpublic personal information to third parties only as necessary to process and service your loan and as permitted by the Privacy Act of 1974. See the Privacy Act Notice below. We do not sell or otherwise make available any information about you to any third parties for marketing purposes.

We protect the security and confidentiality of nonpublic personal information by implementing the following policies and practices. All physical access to the sites where nonpublic personal information is maintained is controlled and monitored by security personnel. Our computer systems offer a high degree of resistance to tampering and circumvention. These systems limit data access to our staff and contract staff on a "need-to-know" basis, and control individual users' ability to access and alter records within the systems. All users of these systems are given a unique user ID.

\*Section F contains instructions for completing a paper MPN and therefore is not displayed here. When you print off your completed MPN all sections print.

☐ I have reviewed the information about me on the Master Promissory Note and acknowledge that it is true and correct. I have read, understand, and agree to the Borrower Request, Certifications, Authorizations and Understandings, the Promise to Pay, the MPN Terms and Conditions, and the Borrower's Rights and Responsibilities Statement.

(Your response will be recorded and made part of your completed MPN.)

Cancel Continue

Notices WhiteHouse.gov USA.gov ED.gov

Read the acknowledgement and ✓ the box if you agree

You can then click "continue" to proceed to the next step.



## STEP 5:

Verify “Personal Information” is correct.

Enter your First Name, Middle Initial, and Last Name

Then click “Sign”

The screenshot shows the 'PLUS Loan Process' sidebar on the left with options like 'PLUS Loan Applications', 'Completed Endorser Addenda', 'PLUS Loan Process', 'Request PLUS Loan', 'Appeal Credit Decision', 'Endorse PLUS Loan', 'Print Endorser Addendum', 'Master Promissory Note', 'Complete MPN', 'Print MPN', 'Counseling', 'Complete Entrance Counseling', 'View Previously Completed Counseling', and 'Completed Counseling'. The main content area has three sections: 'Permanent Address' (City, State: PA, Zip, Country: US, Evening Phone: 0000000000, Email: @pitt.edu), 'School Information' (School Name: UNIVERSITY OF PITTSBURGH, DLID: G03379, School Address: 107 CATHEDRAL OF LEARNING 4200 FIFTH AVENUE, PITTSBURGH, PA 152600001), and 'Personal References' (Last Name, Middle Initial, First Name, Address, City, State: PA, Zip, Country: US, Day Phone, Relationship). At the bottom, there are input fields for 'First Name', 'Middle Initial', and 'Last Name', followed by a 'Sign' button. A note states: 'The time and date of your signature will be recorded and be made part of your completed MPN.' The footer includes links for FOIA, Privacy, Security, Notices, WhiteHouse.gov, USA.gov, and ED.gov, and a 'Done' button.

## STEP 6:

Once your signature is authenticated, you must click to view the HTML version of your MPN. Note: It will open in a new window/tab. Once you have reviewed this document, close the window/tab, which will take you to the signature screen.

Once you are back to the signature screen Click “Continue”

The screenshot shows the same sidebar as in Step 5. The main content area has the same sections: 'Permanent Address', 'School Information', and 'Personal References'. At the bottom, there are input fields for 'First Name', 'Middle Initial', and 'Last Name', followed by a 'Sign' button. A note states: 'The time and date of your signature will be recorded and be made part of your completed MPN.' Below this, a message says: 'Your signature has been authenticated. Please review your Master Promissory Note before submitting.' There are two buttons: 'Cancel' and 'Continue'. The footer includes links for FOIA, Privacy, Security, Notices, WhiteHouse.gov, USA.gov, and ED.gov, and a 'Done' button.

## STEP 7:

This is the final screen.

If you want a copy of your MPN, click on “View PDF” This gives you an option to save/print the MPN.

To exit the screen click “Logout”

The screenshot shows the 'StudentLoans.gov' website. The top navigation bar includes links for Home, Learn More, Tools and Resources, Managing Repayment, FADs, Contact Us, and Logout. The user is logged in as 'JOHN C STAHLMAN'. The main content area is titled 'Submit Master Promissory Note (STEP 4) - Review and Sign'. It shows the user's Full Name and Social Security Number (masked). A message says: 'Thank you for submitting the MPN. You may view/download the PDF version of your completed MPN.' There is a 'View PDF' button. The sidebar on the left is the same as in the previous steps. The footer includes links for FOIA, Privacy, Security, Notices, WhiteHouse.gov, USA.gov, and ED.gov, and a 'Done' button.

**Congratulations, you're done!**