

The Federal Stafford Loan Application Process

e-Signing Your Master Promissory Note

Need additional help?

Contact a Loan Center representative at 800.999.9080, Option 1 or by e-mail at asadirect@amsa.com.

The following instructions will guide you through the Stafford e-Sign process. It's important to note that you can "opt out" at any point during the e-Sign process by clicking **Exit**. We estimate that it will take approximately 30 minutes to read through the certification and complete and electronically sign the promissory note. Please allow enough time to complete the entire Stafford Electronic MPN process in one session. If you leave your computer unattended for 30 minutes, your login session will expire, and you will need to restart the process from the beginning.

1. Once you have successfully logged on to ASA Direct®, the **ASA Direct® Welcome** page will appear. A list of your loans will appear on this page.
 - a. If the status of your pending application states Missing Information, click the **Missing Information** link. Once you click **Missing Information**, the **Worksheet for Completing Your Master Promissory Note** screen will appear. The worksheet will inform you of the items/information needed to complete the e-Sign process.
 - b. If the status of your pending application states **Missing Signature**, click **Missing Signature**, and go to step 5 below.
2. Over the next few steps you will be prompted to:
 - a. Select the lender you wish to use for this loan. The choice of lender is yours. If your lender choice does not appear in the drop down list or in the Select Another Lender section, please contact your financial aid office.
 - b. Provide two personal references. The first reference should be your parent, legal guardian, or adult relative. The second reference must be an adult who does not have the same address as the first reference.
3. Review the information provided for accuracy. Click **Save** to submit and save the information or click **Edit** to make any changes. If you wish to cancel the updates, click **Cancel** and return to the ASA Direct® home page.
4. Click **Missing Signature** to begin the process of e-Signing your MPN.
5. Review the **Electronic Signature Stafford Master Promissory Note Process Steps** page, check box at the end of the page, and click **Continue**.
6. A checklist will display at the **Information Questionnaire** screen; check each box to confirm that you have the software and hardware needed to complete the e-Sign process as well as a Federal Student Aid Personal Identification Number (PIN) from the Department of Education.

Please note: If you exit the e-Sign process and wish to complete your MPN electronically at a later time, you will have to restart the process.
7. The **Authentication with the Federal Student Aid PIN** site requires you to enter your PIN to verify your identity. Click **Continue** to proceed with the authentication process. To authenticate your identity, enter your PIN, Social Security number, date of birth, and first two letters of your last name.

Please note: If the personal information you provide at the Federal Student Aid PIN website does not match the information on record, you will be allowed a total of three attempts. Upon a third failure to match the information, you will be directed to the ASA Direct® home page and will not be permitted to proceed with the e-Sign process.
8. The **Consumer Disclosure** page explains that you are not required to e-Sign the MPN, and that at any time you may access a paper version of the MPN. You must click on each link and read and confirm agreement with the Consumer Disclosure, Privacy Act Notice, Borrower's Rights and Responsibilities, Certifications and Authorizations, MPN Terms and Conditions, and Stafford MPN Addendum.
9. Select **I agree** to proceed with Electronic MPN and have the required hardware and software, and click **Continue**.
10. You must click on and review the **Draft MPN** to make sure all information is correct. Check the box next to **I have read, understand, and agree to the information in the Draft MPN**. Click **Continue**.
11. You must click on and read the **Promise to Pay** link, and type your first and last name exactly as you provided it on the MPN. This is your signature page. **By typing your name and clicking Sign MPN and Continue, you are electronically signing the MPN.** Click **Exit** if you do not wish to sign the MPN.
12. **Success!** You have e-Signed your MPN.

A message stating the status of your application will appear once you have completed the e-Sign process. You should print the signed MPN for your records.

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