

# Applying For and e-Signing Your Federal Parent PLUS Loan Master Promissory Note on ASA Direct®

## Step-by-Step Instructions

### American Student Assistance® Contact Information:

- **ASA Direct®**, [www.amsa.com/direct](http://www.amsa.com/direct)
- **E-mail Support**, [asadirect@amsa.com](mailto:asadirect@amsa.com)
- **Telephone Support**, 800.999.9080, Option 1

1. After successfully logging into ASA Direct®, choose the **Apply for a PLUS Loan** option listed at the top of the home page.
2. Select the first option on the page, which says, **I am a parent applying for a PLUS Loan on behalf of an undergraduate student.**
3. Enter the student's Social Security number.
4. Select the state where the institution the undergraduate student attends/will attend is located, and then select the name of the school from the drop down menu that appears.
5. A screen may appear alerting you that you have an existing, valid Master Promissory Note (MPN) on file with ASA. If this occurs, please read the screen carefully and choose whether to use the current MPN on file or create a new MPN.  
**Please note:** We suggest that you use the current MPN on file, unless you wish to change lenders. If you choose to create a new MPN, you will need to complete a signed copy either electronically or on paper. To create a new MPN, proceed to step 6. To use an existing MPN, proceed to step 7.
6. Select the lender you wish to use for this loan. The choice of lender is yours. If your lender choice does not appear on the drop down list or in the **Select Another Lender** section, contact your financial aid office.
7. Provide all borrower information, including your name, contact information, the academic year for which you wish to borrow, and the PLUS loan amount you wish to borrow. All required fields are marked with a red asterisk.
8. Provide the required information for your two references. These references must be two different individuals located at separate U.S. addresses. Both references must be completed in full. Click **Continue** after adding the information for each reference.  
**Please note:** If you chose to use the valid MPN on file during step 5, this reference information will already be completed.

9. Provide the name and birth date of the student for whom you are taking out the PLUS loan.

**Please note:** This information may already appear if the student currently exists in ASA's database from a previous loan.

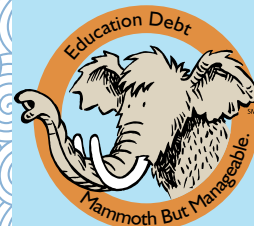
10. The next screen will allow you to review the information you have provided. If you wish to change anything, please click **Edit** at the bottom of the screen. This will take you to the beginning of the application process so that you may edit any information/selections you previously made. If you wish to continue, click **Save** in order to complete the application process. If you do not wish to save the loan application information you have provided, click **Cancel**.

**Please note:** Selecting the **Cancel** option will erase the information you provided for this loan request, and you will be required to start over if you wish to apply for the PLUS loan at a later date.

11. After you agree to the Credit Consent Disclosure, ASA will run a credit check to determine your eligibility. If approved, a TransUnion credit message will appear, and you will be able to continue on to step 12. If you are not approved, your options will be provided.
12. **Success!** You have finished the PLUS loan application process!

You must sign your MPN if you did not have a valid MPN on file in step 5. You will be presented with the option to either a) e-Sign your MPN; b) have ASA print and send an MPN to you that must be signed and mailed to ASA; or c) print your own MPN to sign and mail to ASA.

If both your school and lender participate in e-Sign, you will automatically proceed to the e-Sign process. You are not required to e-Sign your MPN and can opt out at any time and complete a paper copy. Please go to question 3 on page 2 for step-by-step e-Sign instructions.



Education debt can seem mammoth—ASA makes it manageable.

At American Student Assistance® (ASA), we know that education debt can seem like a mammoth responsibility—that's why our mission is to make it manageable. We're a non-profit dedicated to assisting you to successfully repay your education debt. Think of us as your impartial advocate—supportive and non-judgmental and always ready to help. The ASA mammoth represents education debt and serves as a visual reminder that ASA can help you manage your student loans. So, every time you see the mammoth, remember ASA is on your side, and open our letters and e-mail messages and answer our calls. Visit us at [www.amsa.com/bor](http://www.amsa.com/bor) for the information and tools you need.

# The Federal Parent PLUS Loan Application Process

Need additional help?  
Contact a Loan Center representative at 800.999.9080, Option 1 or by e-mail at [asadirect@amsa.com](mailto:asadirect@amsa.com).

## e-Signing Your Master Promissory Note

The following instructions will guide you through the PLUS 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 e-Sign the promissory note. Please allow enough time to complete the entire PLUS 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.

If you choose to e-Sign right away, please proceed to step 3. Otherwise, if you wish to come back and e-Sign at another time, please start with step 1.

1. Once you have successfully logged on to ASA Direct®, the **ASA Direct® Welcome** page will appear. A list of your loans on file with ASA will appear on this page. A **Status Information and Action** section is listed within the information displayed for each loan application. Follow the link within this section that says **Please click here to download a copy or electronically sign your MPN**.
2. Click **Missing Signature** to begin the process of electronically signing your MPN.
3. Review the **Electronic Signature PLUS Master Promissory Note (MPN) Process Steps** page, select the check box at the end of the page, and click **Continue**.
4. A checklist is displayed at the **Information Questionnaire** screen; check each box to confirm that you have the software and hardware needed to complete the e-Sign process.  
**Please note: If you exit the e-Sign process and wish to complete your MPN electronically later, you will have to restart the process.**
5. **Authentication through the National Credit Bureau** is not a credit check and simply uses your credit information in order to verify your identity. Click **Continue** to proceed with the authentication process. Once your identity has been verified, ASA Direct® will provide you with a four-digit PIN that you will be asked to enter during the final step of the e-Sign process. Please note that you will not be able to complete the e-Sign process without this PIN.
6. 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 your agreement with the Consumer Disclosure, Privacy Act Notice, Borrower's Rights and Responsibilities, Certifications and Authorizations, MPN Terms and Conditions, and PLUS MPN Addendum.
7. Select **I Agree** to proceed with the electronic MPN. Be sure to have the required hardware and software boxes checked, and click **Continue**.
8. 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**.
9. 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.
10. **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.

[www.amsa.com](http://www.amsa.com) ASA is your dedicated resource for managing education debt. Our website, [www.amsa.com/bor](http://www.amsa.com/bor), offers the tools and information you need for every stage of repayment. From downloadable loan application forms and brochures to budgeting tips and repayment tools, we have the resources you need. Log on now to use the interactive Web tools to help you plan your financial future.