

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

Step-by-Step Instructions

American Student Assistance® Contact Information:

- **ASA Direct®**, www.amsa.com/direct
- **E-mail Support**, asadirect@amsa.com
- **Telephone Support**, 800.999.9080, Option 1

1. After successfully logging on to ASA Direct®, you will either:
 - Review the status of the **School Certified Loans** section on your ASA Direct® home page. If your MPN is **Missing Information** or **Missing Signature**, please go to e-Signing Your MPN for step-by-step instructions.

OR

- Click on **Apply for a Stafford Loan** if no loans appear in the **School Certified Loans** section of your ASA Direct® home page. Follow the remaining instructions on this page.
2. Read the **Stafford MPN Understanding** passage and check the corresponding box to continue.
3. Enter your Social Security number.
4. Select the state where the institution you attend/will attend is located, and then select the name of your 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 American Student Assistance. If this occurs, please read the screen carefully and choose to use the current MPN on file or to 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 return a signed copy either electronically or on paper. To create a new MPN and select a new lender, 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, and the academic year for which you wish to borrow, and select whether you wish to pay unsubsidized loan interest while you are still in school. All required fields are marked with a red asterisk.

8. Provide the required information for your two references. These references should be two different individuals located at separate U.S. addresses. The first reference should be a parent, legal guardian, or adult relative. The second reference must be an adult who does not have the same address as the first reference. 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.

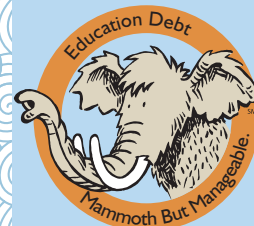
9. The next screen will allow you to review the information you have provided. If you wish to change anything, please click **Edit** at the bottom of the screen. This will take you to the beginning of the application process so that you may edit any information/selections you previously provided. If 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 Stafford loan at a later date.

10. **Success!** You have finished the Stafford 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 it to ASA.

If both your school and lender participate in e-Sign, you will automatically be given the opportunity to e-Sign your MPN. You are not required to e-Sign your MPN and can opt out at any time and complete a paper copy. Please go to the e-Sign Your Master Promissory Note 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 for the information and tools you need.