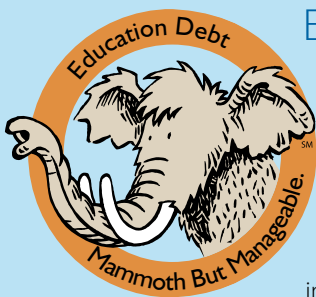


Getting Started

Everything You Need to Begin the Electronic Signature (e-Sign) Process for Your Federal Stafford Loan Application on ASA Direct®

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. Every time you see the mammoth, remember ASA is on your side. Open our letters and e-mail messages and answer our calls; we're committed to your financial success. Visit us at www.amsa.com/bor for the information and tools you need to achieve a healthy financial future.

ASA is proud to participate in the Federal Stafford Loan Program. The Federal Stafford Loan Program is part of the Federal Family Education Loan Program (FFELP), and it allows undergraduate and graduate students to borrow funds to meet the costs of higher education. The U.S. Department of Education regulates the terms and conditions of Stafford Loans.

Our online loan processing tool, ASA Direct®, allows borrowers to enter information that will be used on a Master Promissory Note (MPN). This MPN is a binding agreement between borrowers and lenders.

ASA also offers an e-Sign process that provides borrowers with a faster and more convenient way to process requests for Stafford Loans. If both the school and the lender allow e-Sign, ASA Direct® will provide this option to borrowers after they have successfully completed all required data elements.

Information Required to Complete the Online Application

Federal Student Aid PIN (FSA PIN): To complete the e-Sign process using ASA Direct®, you must have a valid U.S. Department of Education FSA PIN. You should have received your FSA PIN after filing the Free Application for Federal Student Aid (FAFSA). If you do not have one or forgot yours, you can visit the official PIN website at www.pin.ed.gov to apply for a PIN or request a duplicate PIN.

Valid e-mail address: A valid e-mail address is required to access ASA Direct®. If you do not have an e-mail address, sign up for a free e-mail account through a commercial site such as Yahoo! or Hotmail.

User ID and password: You must have a user ID and password to access ASA Direct®. If you do not, please refer to the instructions on how to establish a new user account on the following page.

Two references: You will need the names, addresses, and telephone numbers of two references with different U.S. street addresses. Post office boxes are not accepted. The first reference should be a parent, legal guardian, or adult relative. Both references must be completed in full.

Browser: To complete the form, use either Microsoft Internet Explorer version 4.0 or higher or use Netscape Navigator version 4.6 or higher (excluding Netscape Navigator version 6.0, which is not compatible with ASA Direct®). ASA recommends that you use Microsoft Internet Explorer version 6.0 with service pack one.

Software: Adobe Acrobat Reader version 4.0 or higher is required to view sections of the MPN.

Printer: You must have access to a printer to print the certification pages and promissory note information that will be available throughout this process.

American Student Assistance® contact information:

- **ASA Direct®:** www.amsa.com/direct
- **E-mail support:** asadirect@amsa.com
- **Telephone support:** 800.999.9080, option 1

Establishing a New User Account

1. Type the following Web address:
www.amsa.com/direct.
2. Click on the **Take me to ASA Direct®** login button.
3. The **Welcome to ASA Direct®** page will be displayed. In the section titled **Need to Register?**, click on the link provided to be taken to the ASA Direct® registration page.

Note: If you have registered with ASA Direct® in the past, please log on.
4. Choose a user ID and password, and enter in all information required on the online form. Once you have completed the form, click on the link at the bottom of the page to review the **Conditions of Use and Notice of Privacy** statement. Simply close the box when you are finished. Click on the checkbox to indicate that you agree to the **Conditions of Use and Notice of Privacy** statement and then click **Submit**.

Please note: *ASA Direct® will use the e-mail address you provide on the short online form to send you a registration ID that you will need to activate your account. If you do not have an e-mail address, sign up for a free e-mail account through a commercial site such as Yahoo! or Hotmail.*
5. You should receive an e-mail from autoReply@amsa.com containing a registration ID. You will need this number to access ASA Direct®.
6. Click the link within the e-mail; this will bring you to a registration confirmation page. Click on the **Login** hyperlink to be taken to the **ASA Direct® Login** page. Enter the user ID and password you chose during the registration process and click **Submit**.

If the link in the e-mail does not take you to the **ASA Direct® Login** page, make note of the registration ID and go to the **ASA Direct® Login** page. Enter the user ID and password you chose during the registration process and click **Submit**. You will then be prompted to enter the registration ID contained in the e-mail.

If you do not receive your registration e-mail, go to the **ASA Direct® Login** page and click on the **Never Received Your Registration E-mail** link. You will be prompted to enter personal information in order to reset your password.
7. If you are unable to log on to ASA Direct®, contact ASA's Loan Information Center at 800.999.9080, option 1.

www.amsa.com

ASA is your dedicated resource for managing education debt. Our website, 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 following interactive Web tools to help you plan your financial future.

- College tuition planner
- A job assessor to measure the demand for your chosen career
- A salary wizard to estimate your future earnings
- Calculators to help you compare:
 - Student loans
 - Repayment methods
 - Deferring student loan payments during school*
 - Graduated loan repayment terms*
 - Extended repayment terms*
 - Income-sensitive repayment terms*
 - Consolidation loans*