

Step 4: Signing Your MPN

Signing your Stafford Master Promissory Note

(Complete only if accepting loans)

Your Stafford Master Promissory Note is the agreement that you will pay back your student loans once you have graduated or dropped below half-time enrollment (6 credit hours for undergraduate students; 5 credit hours for graduate students). **You only have to complete a MPN ONCE while at UMSL.**

To do this:

1. Go to <https://studentloans.gov/>
2. In the "Manage My Direct Loan" box, click on the green "Sign In" button.
3. You will need to enter your
 - A. Social Security Number
 - B. First 2 letters of last name
 - C. Date of Birth
 - D. FAFSA PIN
4. Click "Sign In" to open your account.
5. Click "Complete Master Promissory Note."
6. Click "Subsidized/Unsubsidized."
7. Then follow the Master Promissory Note instructions beginning with "Personal Information."
8. Click "Continue" to proceed through each page.
9. Be sure to E-sign after completing all sections and **print your confirmation page** for your records.

****We will receive electronic notification that you have completed your MPN in 3-5 business days.**

****We cannot disburse any loans until your Entrance Counseling and Master Promissory Note have been completed!****

Additional Information

Apply for a Parent PLUS Loan

If your financial aid package indicates that your package includes an Estimated Parent PLUS Loan, your **parents** have the option to apply for a student loan on your behalf. This is a loan based on your parent(s) credit and is not automatically given. In order to receive this loan, your parent(s) must apply by following the steps below.

1. To learn more about PLUS loans, go to: <http://www.umsl.edu/services/finaid>, click on "Loans", and then "PLUS loans".
2. **To apply for the Parent PLUS**, go to: <http://studentloans.gov> and click the green "Sign In" box to apply online.
3. The Parent will be notified of approval or denial via e-mail within 1-2 business days.
4. If parent did not provide an e-mail, notification will arrive via postal mail.
5. If the loan is approved, the **parent** must complete a **Parent PLUS Master Promissory Note** at <http://studentloans.gov> before the funds will disburse.

NOTE: If this application is not submitted, the borrower will NOT be eligible for this loan.



Steps to Completing Your Aid

Step 1: Check Your Email

Set-up Your Email

All correspondence from the Student Financial Aid Office will occur via email.

Because of this, it is absolutely essential that you set up your UMSL email account, if it has not already been done. Also, please **check your email often!**

To do so:

1. Go to: <http://sso.umsl.edu>.
2. Click on "Look up your ID" and fill in your UMSL Student ID Number listed in your letter of admission. Make sure to only include the last 8 digits of your UMSL Student ID Number.
3. Follow instructions at http://www.umsl.edu/technology/publications/stutechguide/stu_accounts.html to set up your default password.
4. Go to <http://www.umsl.edu/technology/tsc/email.html> and follow the directions on the page.
5. After clicking "Click here to find out your first-time use password!", enter your UMSL SSO ID and password created in step 3.
6. Copy the password given. (If you are unsure of characters in the password, copy them to your computer clipboard and you can paste them in when you are asked your password.)
7. Go to <http://mail.umsl.edu>
8. Put in your SSOID@mail.umsl.edu and the password you were given in Step 6.
9. Set your location as Central: US and Canada (NOT Central America)
10. Click **Options** in the top right corner.
11. Click **Change your password**.
12. Set up a new password. (This will be the password you use to check your email.)

NOTE: Call 516-6034 for assistance.

Step 2: Accept Your Awards

Complete E-Consent

In order to be able to communicate with our office via email, and complete paperwork on MyView, you will first need to complete your E-Consent. This is only required **one** time, and should be done the first time you sign on.

To do so:

1. Log on to www.umsl.edu and select MyView on the banner.
2. Log into MyView with your SSO ID and password.
3. Select "UM E-Consent" from the menu on the top left. Read the provided information and select "Accept" to access information online. You will be required to log into MyView again to begin your session.

NOTE: It is not **required** that you complete e-consent. However, if you choose to not accept the terms of the e-consent, ALL correspondence with this office will have to be done on paper.

Accept/Decline Your Awards

1. Log into MyView and Select "Self-Service" from the top left menu.
2. Select the "Campus Finances" section.
3. From the provided menu, select "Accept/Decline Awards"
4. Click on the AidYear hyperlink to access your complete financial aid package.
5. Click the box under "Accept" to accept the corresponding loan, and "Decline" to decline the corresponding loan. **NOTE: You may also accept less aid than offered by typing in an amount, however, the amount you accept will split in half automatically. Half will pay in Fall semester, half will pay in Spring semester.**
6. You will then be transferred to the "Award Package Options" page. Select "I Agree" **if you would like** to use aid for all educational expenses incurred.
7. Read "Important Stafford Loan Information" **carefully**.
8. Note any outside aid you are receiving and Select "Submit or "Re-Submit".
9. A confirmation page will appear, click "OK."
10. Select "Submit" or "Re-Submit."
11. A confirmation page will appear. If you are comfortable with the changes made, click "OK."
12. You have successfully accepted your aid when you see the green checkmark!

Step 3: Complete Entrance Counseling

Purpose of Entrance Counseling (Complete only if accepting loans)

Entrance counseling is a step that is **required** by the federal government for you to receive any federal student loans. This counseling is done online and must be done at each institution you've attended. As you go through, you will read information about Stafford loans and answer a series of questions to make sure you are aware of all the requirements that go along with your loan. **You only have to complete Entrance Counseling ONCE while at UMSL.**

To complete this step:

1. Go to <https://studentloans.gov/>
 2. In the "Manage My Direct Loan" box, click on the green "Sign In" button.
 3. You will need to enter your:
 - A. Social Security Number
 - B. First 2 letters of last name
 - C. Date of Birth
 - D. FAFSA PIN
 4. Click "Sign In" to open your account.
 5. Click "Complete Entrance Counseling." (**DO NOT** complete Financial Awareness Counseling.)
 6. Read directions and select "Complete Entrance Counseling" again.
 7. When finished, **print your confirmation page** for your records.
 8. Click "**Logout**" in the top right corner.
- **We will receive electronic notification that you have completed Entrance Counseling in 3-5 business days.**
- NOTE: While you are logged in, you can also complete your Master Promissory Note (Step 4).

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