

Step 4: Signing Your MPN

Signing your Stafford Master Promissory Note

Your Stafford Master Promissory Note is an agreement that you will pay back your student loans once you have graduated or dropped below half-time enrollment. This is required, and your funds will not be released from the lender until this has been signed. **NOTE:** You will be asked who your lender is. This must match the lender you selected when accepting your loans. To do this:

1. Go to <http://www.moheila.com>.
2. Click on the orange box that says “Apply for a loan.”
3. Click on “Stafford.”
4. Click on “Apply or E-Sign.”
5. At this point you may need to create a user ID and password.
6. Then follow the Master Promissory Note instructions.
7. Be sure to E-sign after completing all sections.

Signing your Commerce MPN

If you have chosen Commerce Bank as your lender, you will need to complete your Master Promissory Note by going to <https://enroll.commercebank.com/studentloansesig/ChooseLoan.Asp?schoolID=00251900&LenderID=>.

NOTE: If you would prefer to sign a paper copy of your MPN, rather than the electronic version, you may do so at the front desk of the Student Financial Aid Office.

NOTE: If you have selected a lender that is not a “Frequently Used Lender,” it is your responsibility to contact your lender to complete their Master Promissory Note.

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 opportunity to apply for a student loan on your behalf. In order to receive this loan, your parent(s) will have to follow the steps below.

1. Log on to www.umsl.edu.
2. Click on the A-Z tab at the top of the page and click “F.” Then select “Financial Aid.”
3. Select “Loans” from the left hand menu, then click on “PLUS Loans.”
4. Read through the information and select a bank at the bottom of the page.
5. Read the information provided, and click on “Apply for a PLUS loan NOW” if this is the aid you are interested in.
6. This link will direct you to MOHELA’s website.
7. Click on “Pre-Approval” at the bottom of the page. Here, the parent will apply for a log-in or use an existing log-in.
8. Within a reasonable time, the parent will be notified if they are approved or declined.
9. If the parent is declined: Print off the “denial letter” and bring it into our office. If approved: The parent has the option to take out the loan in their name, or to cancel the loan.

UNIVERSITY OF MISSOURI - ST. LOUIS

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Phone: (314) 516-5526
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www.umsl.edu/services/finaid
Federal School Code—002519

UNIVERSITY OF MISSOURI - ST. LOUIS

Student Financial Aid

Steps to Completing Your Student Loans

Telephone: (314) 516-5526

Fax: (314) 516-5408

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.

To do so:

1. Go to: <http://sso.umsl.edu>. NOTE: You should not use “www.”
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 for your default password. This will give you your “SSO ID” and allow you to create your own password.
4. You will then need to go to <http://www.umsl.edu>. Click on “MyGateway” and use your SSO ID and password to log into your UMSL email. Once your MyGateway screen appears, you will need to select “e-mail” in order to see your email account.

UM-St. Louis Federal
School Code: 002519

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 the SFA Office will have to be done on paper.

Accept/Decline Your Awards

To view your financial aid package, and accept or decline the awards you’ve been offered, you must then log back onto MyView. To do so:

1. Log into MyView with your SSO ID and password.
2. Select “Self-Service” from the top left menu.
3. Select the “Campus Finances” section.
4. From the provided menu, select “Accept/Decline Awards.”
5. Click on the “2010” hyperlink to access your complete 2009-2010 financial aid package.
6. 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 your preferred amount.
7. You will then be transferred to the “Apply to All Charges” page.
8. Select “I Agree” to use aid for all educational expenses incurred.
9. Select a lender, and **record** your selection.
10. Note any outside aid you are receiving.
11. Select “Submit” or “Re-Submit.”
12. A confirmation page will appear. If you are comfortable with the changes made, click “OK.” You may now view all accepted aid.

Step 3: Complete Entrance Counseling

Purpose of Entrance Counseling

Entrance counseling is a step that is required by the federal government in order for any federal loans to pay out. This counseling is a quiz that is done on-line. 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.

To complete this step:

1. Go to the UMSL Student Financial Aid website: www.umsl.edu/services/finaid
2. Click on the “Quick Links” on the left side of the page.
3. Click on “Loan Entrance Counseling.”
4. Under “Stafford Loan,” click on “FFELP Entrance Counseling.”
5. Follow the entrance counseling instructions.
6. When finished, print your confirmation page and return it to the Student Financial Aid Office in the Millennium Student Center.

Frequently Used Lenders and their Lender Codes

MOHELA—828863
Commerce Bank—813979