

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 (6 credit hours for undergraduate students; 5 credit hours for graduate students). This is required, and your funds will not be released until this has been signed.

To do this:

1. Go to <https://studentloans.gov/>
NOTE: Do NOT use "www"
2. In the "Manage My Direct Loan" box, click on the green "Sign In" button.
3. You will now 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.

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 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. Go to: <http://www.umsl.edu/services/finaid>
2. Click on "Loans."
3. Click on "PLUS Loans."
4. Read through the information and follow the "Application Process."
5. To view and print the application, go to "Step 2" and click on the "Federal Direct Loan Parent PLUS Loan Application" link. This will need to be completed and submitted to the Financial Aid Office.
NOTE: If this application is not submitted, the borrower will NOT be eligible for this loan.

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Telephone: 314-516-5526
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email: financialaid@umsl.edu
<https://myview.umsl.edu>

2010-2011 Steps to Completing Your Student Loans

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. Please also check it often!

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 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

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 "2011" hyperlink to access your complete 2010-2011 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 "Award Package Options" page.
8. Select "I Agree" **if you would like** to use aid for all educational expenses incurred.
9. Read "Important Stafford Loan Information" **carefully**.
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."

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.

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NOTE: Do NOT use "www"
2. In the "Manage My Direct Loan" box, click on the green "Sign In" button.
3. You will now 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."
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.

NOTE: While you are logged in, you can also complete your Master Promissory note.

**UMSL Federal School
Code: 002519**