

Session #15

The StudentLoans.gov Experience

Julie Aloisio

Rosa Trejo

U.S. Department of Education



START HERE
GO FURTHER
FEDERAL STUDENT AID®

Agenda

- **Homepage & Login**
- **My Profile**
- **School Options**
- **Direct PLUS Loan Request**
- **Credit Check**
- **Endorser Addendum**
- **Electronic Master Promissory Note**
- **Entrance Counseling**
- **Documentation**



Homepage & Login

The StudentLoans.gov Homepage provides user:

- Sign In capability to allow access to all functions
 - Direct PLUS Loan Request,
 - Master Promissory Note (MPN)
 - Endorser Addendum
 - Entrance Counseling
 - PLUS correspondence
- Access to Financial Aid tools and resources
- Ability to view the website in English or Spanish

Homepage & Login

START HERE GO FURTHER
FEDERAL STUDENT AID

StudentLoans.gov
English | Español

Home | Learn More | Tools and Resources | Managing Repayment | FAQs | Contact Us

Manage My Direct Loan

Sign In Use your PIN to sign in
[Why am I signing in?](#)

- View My Loan Documents
- Entrance Counseling
- Sign Master Promissory Note
- Complete PLUS Request Process
- Endorse Direct PLUS Loan

Visit the PIN site if you are a new user or have forgotten your PIN.

StudentLoans.gov

This site is your source for information from the U.S. Department of Education about how to manage your student loans.

Learn More

- Find Information about Student Aid Programs
- Direct Loan Overview
- What you Need for Direct Loans
- What to Expect for Direct Loans

Tools and Resources

- Apply for PIN
- FAFSA
- Exit Counseling
- Direct Loan Consolidation
- My Financial Aid History

Managing Repayment

- Repaying Your Loans
- Repayment Plans & Calculators
 - Income Based Repayment
- Trouble Making Payments
- Loan Discharge
- Public Service Loan Forgiveness
- Teacher Loan Forgiveness
- Loan Servicers

Sign In

Social Security Number

First Two (2) Characters of Last Name

Date of Birth (mm/dd/yyyy)

PIN

If you do not have a pin, please visit the PIN site.

Homepage & Login

The screenshot shows the StudentLoans.gov homepage. At the top left is the Department of Education logo with the slogan "START HERE GO FURTHER FEDERAL STUDENT AID". The top right features the "StudentLoans.gov" logo and language options for "English" and "Español". A navigation bar contains links for "Home", "Learn More", "Tools and Resources", "Managing Repayment", "FAQs", and "Contact Us". The "FAQs" link is highlighted with a red box. Below the navigation bar is a "Manage My Direct Loan" section with a "Sign In" button and a list of links: "View My Loan Documents", "Entrance Counseling", "Sign Master Promissory Note", "Complete PLUS Request Process", and "Endorse Direct PLUS Loan". A note below these links says "Visit the PIN site if you are a new user or have forgotten your PIN." To the right is a banner image of four students with the text "This site is your source for information from the U.S. Department of Education about how to manage your student loans." Below the banner are three columns of resource links. The "Learn More" column includes "Find Information about Student Aid Programs", "Direct Loan Overview", "What you Need for Direct Loans", and "What to Expect for Direct Loans". The "Tools and Resources" column includes "Apply for PIN", "FAFSA", "Exit Counseling", "Direct Loan Consolidation", and "My Financial Aid History". The "Managing Repayment" column includes "Repaying Your Loans", "Repayment Plans & Calculators" (with a sub-link for "Income Based Repayment Plan"), "Trouble Making Payments?", "Loan Discharge", "Public Service Loan Forgiveness", "Teacher Loan Forgiveness", and "Loan Servicers". Red boxes highlight the "What you Need for Direct Loans" link, the "Loan Servicers" link, and the "FAQs" link. Red lines connect these boxes to a text annotation on the right.

Many resources do not require sign in

Homepage & Login

START HERE GO FURTHER
FEDERAL STUDENT AID

StudentLoans.gov
English | Español

Home | Learn More | Tools and Resources | Managing Repayment | FAQs | **Contact Us**

Manage My Direct Loan
Sign In Use your PIN to sign in
[Why am I signing in?](#)

- View My Loan Documents
- Entrance Counseling
- Sign Master Promissory Note
- Complete PLUS Request Process
- Endorse Direct PLUS Loan

Visit the PIN site if you are a new user or have forgotten your PIN.

Learn More

- Find Information about Student Aid Programs
- Direct Loan Overview
- What you Need for Direct Loans
- What to Expect for Direct Loans

Tools and Resources

- Apply for PIN
- FAFSA
- Exit Counseling
- Direct Loan Consolidation
- My Financial Aid History

StudentLoans.gov
This site is your source for information from the U.S. Department of Education about how to manage your student loans.

Contact Us

Use this form to submit feedback (problems, enhancements, comments, etc.) about the StudentLoans.gov Web site. If you would like a reply to your message, provide your e-mail address. After entering your comment, click 'Submit'.

To return to the previous page, click on the back button on your browser.

Name:

Email address:

Feedback type: StudentLoans - General Questions

Comment:

[Additional Information](#)

My Profile

After signing into StudentLoans.gov, user is taken to My Profile page with options to:

- Verify personal information
- Enter e-mail address to receive electronic correspondence
- Complete Entrance Counseling
- Request a Direct PLUS Loan
- Complete a Master Promissory Note
- Endorse a Direct PLUS Loan
- Receive additional assistance through “I am not sure”
- View loan documentation & correspondence



My Profile

START HERE GO FURTHER
FEDERAL STUDENT AID

StudentLoans.gov
English | Español

Home Learn More Tools and Resources Managing Repayment FAQs Contact Us

JOE BROWN My Profile Logout

I want to:
-- Select --

My Loan Documents
Disclosure Statements
Completed MPNs
Direct PLUS Loan Requests
PLUS Correspondence
Completed Endorser Addenda

PLUS Loan Process
Request Direct PLUS Loan
Appeal Credit Decision
Endorse Direct PLUS Loan
Print Endorser Addendum

Master Promissory Note
Complete MPN
Print MPN

Counseling
Complete Entrance Counseling
View Previously Completed Counseling

Welcome to StudentLoans.gov

Before you begin, verify that your personal information is up to date and select your preference for future correspondence.

The personal information displayed is based on the information returned from the Federal Student Aid PIN Web site. If any of the information is incorrect, you must correct it at the Federal Student Aid PIN Web site.

Once you have confirmed your information, select what you would like to do:

- Complete Entrance Counseling
- Request a Direct PLUS Loan
- Complete Master Promissory Note
- Endorse a Direct PLUS Loan
- I am not sure (we will ask you a series of questions to direct you)

Alerts
Your PLUS Correspondence documents are now available. Click [here](#) to access

Personal Information

Borrower: JOE BROWN
Social Security Number: xxx-xx-9999
Date of Birth: 04/04/1978

E-mail: borrower@email.com
Confirm E-mail: borrower@email.com

I would like to receive my correspondence electronically. [More Information](#)

Personal Information is based on PIN data

Updates must be made through the PIN website

School Options

Participation Options for StudentLoans.gov available on School Options page of COD website:

Non-award year specific options:

- Electronic Master Promissory Note
- Entrance Counseling

Award year specific options:

- Parent PLUS Application
- Grad PLUS Application

School Options

In addition to designating participation:

- Define valid Award Ranges (Loan Periods) for display on PLUS Request
- Enter message for display on PLUS communications
- Main schools can choose states the school name will display under
 - PLUS Application (Parent/Grad)
 - eMPN
 - Entrance Counseling

School Options

StudentLoans.gov School Options (Award Year Specific)	
Award Range Request 1:	05/01/2011 to 05/01/2012
Award Range Request 2:	
Award Range Request 3:	
Award Range Request 4:	
Display "Other" Option:	Y
Participate in Electronic Parent PLUS Application:	Y
Electronic Parent PLUS Application Participation Date Range:	05/01/2011 to 05/01/2012
Parent PLUS Application Response Option:	Daily
Participate in Electronic Grad PLUS Application:	Y
Electronic Grad PLUS Application Participation Date Range:	05/01/2011 to 05/01/2012
Grad PLUS Application Response Option:	Daily
PLUS Application Message	

UPDATE

Award ranges set here display to borrowers on StudentLoans.gov

Select to participate in the StudentLoans.gov PLUS Application process

School Options

Message displays on correspondence when electronic MPN is completed on SL.gov

Main schools can add and/or remove states their school name displays under

U.S. DEPARTMENT OF EDUCATION
COMMON ORIGINATION & DISBURSEMENT

Person **School** Batch Award Services User Program

Return to: School Options
School Options Update

Generic College

eMPN School Options (Non-Award Year Specific)

School Options updates could take up to 12 hours to be reflected on the StudentLoans.gov website.

eMPN Participant: Y

LOR Required to complete eMPN: N

eMPN Message:

Electronic Entrance Counseling Participant: Y

School Name (Applies to all StudentLoans.gov processes):

By default all StudentLoans.gov processes will display the school in the state where your main address is located. Please use the options below to add or remove the display of additional states.

Unassociated States

ALABAMA
ALASKA
ALBERTA
AMERICAN SAMOA
ARIZONA
ARKANSAS
BRITISH COLUMBIA
CALIFORNIA
CANAL ZONE
COLORADO

Add All ->

Associated States

NEW MEXICO

<- Remove All

UPDATE

Direct PLUS Loan Request

Loan Selection

PLUS Loan Request process on StudentLoans.gov, prompts borrower to:

- Review the overview of the Direct Loan Program
- Determine what is required to request a PLUS Loan
- Select the type of PLUS Loan

› **View What You Need**

› **Select the loan type**



Graduate PLUS

(Direct PLUS loan available to eligible graduate/professional students. Students must be signed in with their own [Federal Student Aid PIN](#).)



Parent PLUS

(Direct PLUS loans available to eligible parents of eligible dependent undergraduate students. Parents must be signed in with their own [Federal Student Aid PIN](#).)



Direct PLUS Loan Request

Step 1 – Personal Information

Step 1 – Personal Information includes:

- Determination of school participation
- Loan default certification (new)
- Input of borrower information
 - Citizenship status (parent PLUS only)
 - Address
 - Employment



Direct PLUS Loan Request

Step 1 – Personal Information

Borrowers are able to determine a school's participation status in the PLUS Request Process

The screenshot displays the StudentLoans.gov interface for a user named JOE BROWN. The page title is "Request Direct PLUS Loan (Step 1) - Information (Federal Direct PLUS Request for Supplemental Information)". The navigation bar includes links for Home, Learn More, Tools and Resources, Managing Repayment, FAQs, and Contact Us. The user's profile information is shown as JOE BROWN with a Social Security Number of xxx-xx-9999. The main content area is divided into two sections: "School Participation" and "Borrower Information". The "School Participation" section explains that schools choose whether to use the Federal Direct PLUS Loan Request for Supplemental Information online form. It provides instructions on how to determine if a school is using the form and includes a "Check School Participation" link. The "Borrower Information" section shows the user's citizenship status as "U.S. Citizen or National".

School Participation

Schools choose whether to use the Federal Direct PLUS Loan Request for Supplemental Information (Direct PLUS Loan Request) online form available on StudentLoans.gov by Award Year.

To determine whether your school is using the Direct PLUS Loan Request online form for a specified Award Year, click on the "Check School Participation" link below and select the Award Year, School State and Name.

Once you have selected the Award Year, School State and Name, click on the "Check Participation" button and a message will display informing you of whether, or not, your school is using the Direct PLUS Loan Request online form.

If your school does not use the Direct PLUS Loan Request online form, contact your school's financial aid office for guidance.

[Check School Participation](#)

Borrower Information

Citizenship Status: [More Information](#)

- U.S. Citizen or National
- Permanent Resident/Other Eligible Non-Citizen

Direct PLUS Loan Request

Step 1 – Personal Information

Participation per award year is a setting in School Options

Main schools selection of state(s) determines display

The screenshot shows a 'School Participation' form with the following fields and values:

- Award Year:** 2011 - 2012
- School:** U.S. Schools/U.S. Territory Schools
- School State:** BRITISH COLUMBIA
- School Name:** 123 institute
- Non U.S. Schools
- School Code/Branch:** G08302
- School Address:** Avenida De Los Proceres, Gala Santo Domingo, 809 DOM

At the bottom of the form, it states: "Your school has chosen to use the StudentLoans.gov Direct Parent PLUS Loan Request online form." and includes a "Check Participation" button.



Direct PLUS Loan Request

Step 1 – Personal Information

Borrowers must certify that they are not in default of a Direct, Perkins, FFEL Loan

Borrower Information

Citizenship Status: [More Information](#)

U.S. Citizen or National

Permanent Resident/Other Eligible Non-Citizen

Neither of the above

Default Certification

If you are in default on any loan received under the Direct Loan Program, the Federal Family Education Loan (FFEL) Program, or the Federal Perkins Loan (Perkins Loan) Program (including National Direct Student Loans), you are not eligible to receive a Direct PLUS Loan unless you have made satisfactory repayment arrangements with the loan holder to repay the amount owed. Check the box below to certify that you meet this requirement.

I am not in default on a loan received under the Direct Loan Program, the FFEL Program, or the Perkins Loan Program (including National Direct Student Loans), or if I am in default, I have made satisfactory arrangements with the loan holder to repay the amount owed.

Permanent Address

Permanent Address (line 1):

Permanent Address (line 2):

City:

State:

Zip:

Country:

Is your mailing address different than your street address? Yes No [More Information](#)

Telephone Number:

Work Telephone Number:

E-Mail Address (optional): [More Information](#)

Direct PLUS Loan Request

Step 2 – Student & Loan Information

Step 2 – Student & Loan Information includes:

- Selection of the Award Year for the Direct Loan
- Parent PLUS Loans
 - Student information
 - In school deferment option
 - 6 month post enrollment deferment option
 - Credit balance option
- Authorization of school to use loan funds for other charges
- Selection of the school(s) to receive PLUS Loan Request
- New Request or change
- Determination of loan amount and loan period



Direct PLUS Loan Request

Step 2 – Student & Loan Information

Loan Periods are set
in School Options

Schools can also
provide borrowers the
option of "other"

U.S. Schools/U.S. Territory Schools

School State:

School Name:

Non U.S. Schools

School Code/Branch: G08302

School Address: Avenida De Los Proceres, Gala
Santo Domingo, 809 DOM

Loan Amount Requested

For each academic year, you may borrow up to - but not more than - the school's cost of attendance, minus the amount of other financial assistance that you receive (if you are a graduate or professional student) or that the student receives (if you are a parent borrower). The school determines the cost of attendance based on federal guidelines. It is important not to borrow more than you can afford to repay, even if you are eligible to borrow more.

I want to borrow the maximum Direct PLUS Loan amount for which I am eligible, as determined by the school.

I would like to specify a loan amount.

I do not know the amount I want to borrow. I will contact the school.

Loan Period

Specify the loan period for which you are requesting a Direct PLUS Loan:

[More Information](#)

Loan Period Requested:

01/2011 - 04/2012
04/2011 - 05/2012
Other

Direct PLUS Loan Request

Step 2 – Student & Loan Information

Only displays when borrower chooses same award year, school, and student (Parent PLUS) as previously submitted

Reason for Direct PLUS Loan Request

Specify a reason for submitting this Direct PLUS Loan Request:

- New (I am submitting a new Direct PLUS Loan Request).**
- Change (I am requesting a change to the loan amount specified in a previously submitted Direct PLUS Loan Request).**

Select the Direct PLUS Loan Request you want to modify:

Previous Loan Reference Number:

[More Information](#)

Loan Amount Requested

For each academic year, you may borrow up to - but not more than - the school's cost of attendance, minus the amount of other financial assistance that you receive (if you are a graduate or professional student) or that the student receives (if you are a parent borrower). The school determines the cost of attendance based on federal guidelines. It is important not to borrow more than you can afford to repay, even if you are eligible to borrow more.

- I want to borrow the maximum Direct PLUS Loan amount for which I am eligible, as determined by the school.**
- I would like to specify a new total loan amount.**

Previous Loan Amount Requested: \$1,000

Total Loan Amount Requested:

(may not exceed the school's cost of attendance, minus other financial assistance that I or the student receive(s)).



Direct PLUS Loan Request

Step 2 – Student & Loan Information

“Other”
option is
a setting
in School
Options

Loan Amount Requested

For each academic year, you may borrow up to - but not more than - the school's cost of attendance, minus the amount of other financial assistance that you receive (if you are a graduate or professional student) or that the student receives (if you are a parent borrower). The school determines the cost of attendance based on federal guidelines. It is important not to borrow more than you can afford to repay, even if you are eligible to borrow more.

I want to borrow the maximum Direct PLUS Loan amount for which I am eligible, as determined by the school.

I would like to specify a loan amount.

Loan Amount Requested: (may not exceed the school's cost of attendance, minus other financial assistance that I or the student receive(s)).

I do not know the amount I want to borrow. I will contact the school.

Loan Period

Specify the loan period for which you are requesting a Direct PLUS Loan:

[More Information](#)

Loan Period Requested:

Requested Loan Period Start Date

Month: Year:

Requested Loan Period End Date

Month: Year:



Direct PLUS Loan Request

Step 3 – Review Application

Step 3 - Review of the PLUS Request

Request Direct Graduate PLUS Loan (Step 3) - Review Application
Federal Direct PLUS Request for Supplemental Information

Personal Information > Student & Loan Info > **3 Review Application** > 4 Credit Check & Submit

Borrower: **JOE BROWN** Social Security Number: **XXX-XX-4444**

Review all information provided and verify that it is correct.
Award Year: **2012**

Borrower Information Edit

Permanent Address: **123 MAPLE LANE**
City: **LONEVILLE** State: **ME**
Zip: **00221** Country: **UNITED STATES**

Work Telephone Number: **222-333-4444**
Telephone Number: **222-333-4444**

E-Mail Address (optional): **borrower@email.com**

Employer Name: **TECHVILLE**
Employer Address: **123 MAIN WAY**
City: **LOFT** State: **AK**
Zip: **00112** Country: **gradPlusApplicationForm.countryNameMap[US]**

School and Loan Information Edit

Authorization for School to Use Loan Funds to Satisfy Other Charges: **Yes**

School Name:	123 institute
School Code/Branch:	G08302
School Address:	Santo Domingo, 809 DOM
Reason for Direct PLUS Loan Request:	New
Loan Amount Requested:	I want to borrow the maximum Direct PLUS Loan amount for which I am eligible, as determined by the school.
Loan Period:	01/2011 - 04/2012

Cancel Save and Exit Continue

Direct PLUS Loan Request

Step 3 – Review Application

Borrowers view questions and responses, with opportunity to edit

Request Direct PLUS Loan (Step 3) - Review Request
(Federal Direct PLUS Request for Supplemental Information)

Information Student & Loan Info **3** Review Request 4 Credit Check & Submit

Borrower: **JOE BROWN** Social Security Number: **xxx-xx-9999**

Review all information provided and verify that it is correct.

Award Year: **2012**

Borrower Information Edit

Citizenship Status: **U.S. Citizen or National**

Default Certification: **I am not in default on a loan received under the Direct Loan Program, the FFEL Program, or the Perkins Loan Program (including National Direct Student Loans), or if I am in default, I have made satisfactory arrangements with the loan holder to repay the amount owed.**

Permanent Address: **123 MAPLE LANE**
City: **LONEVILLE** State: **ME**
Zip Code: **00221** Country: **UNITED STATES**

Telephone Number: **222-333-4444**

E-Mail Address (optional): **borrower@email.com**

Employer Name: **TECHVILLE**
Employer Address: **123 MAIN WAY**
City: **LOFT** State: **AK**
Zip Code: **00112** Country: **UNITED STATES**
Work Telephone Number: **222-333-4444**

School and Loan Information Edit

Last Name: **DOE** First Name: **JOHN** Middle Initial:

Social Security Number: **xxx-xx-xxx** Student Date of Birth: **01/01/1975**

Address: **123 MAPLE LANE**
City: **LONEVILLE** State: **ME**
Zip Code: **00221** Country: **UNITED STATES**
Phone:

Do you want to defer repayment of your Direct PLUS Loan while the student on whose behalf you obtained the loan is enrolled at an eligible school on at least a half-time basis? **No**

I authorize the school to use my Direct PLUS Loan to pay for other educationally related charges that I or (if I am a parent borrower) the student incur at the school, as described above. **Yes**

If there is a credit balance after your Direct PLUS Loan has been applied to the student's school account, to whom do you want the school to pay the credit balance? **Parent**

School Name:	123 institute
School Code/Branch:	G08302
School Address:	Santo Domingo, 809 DOM
Reason for Direct PLUS Loan Request:	New
Loan Amount Requested:	I would like to specify a loan amount.
Loan Amount:	\$ 1,000.00
Loan Period:	01/2011 - 04/2012

Cancel Save and Exit Continue

Direct PLUS Loan Request

Step 4 – Credit Check & Submit

Step 4 – Borrowers' consent for credit check and certification of information

Schools view credit check results on Student Information via COD Web

Request Direct PLUS Loan (Step 4) - Credit Check and Submit
(Federal Direct PLUS Request for Supplemental Information)

✓ Information > ✓ Student & Loan Info > ✓ Review Request > 4 Credit Check & Submit

Borrower: JOE BROWN Social Security Number: xxx-xx-9999

Certifications

You must review the **IMPORTANT NOTICES** before you can continue.
[Click here to review.](#)

You must read and agree to the statements below by clicking on the boxes.

- I certify that (1) the information I have provided on this Direct PLUS Loan Request for Supplemental Information is true, complete, and correct to the best of my knowledge and belief and is made in good faith, and (2) I have read and understood the entire Direct PLUS Loan Request for Supplemental Information, including the Important Notices.
- For the loan or loans that I am requesting by completing this Direct PLUS Loan Request for Supplemental Information, I authorize the U.S. Department of Education to check my credit history for the purpose of determining my eligibility for the loan(s), and to report information about my loan eligibility to persons and organizations permitted by law to receive that information.

Your Direct PLUS Loan Request for Supplemental Information cannot be processed unless you authorize the U.S. Department of Education to check your credit history. One of the eligibility requirements for receiving a Direct PLUS Loan is that you must not have an adverse credit history, unless you meet certain other requirements. The results of your credit check will be sent to the school(s) that you have selected.

Cancel Continue



Direct PLUS Loan Request

Step 4 – Credit Check & Submit

Credit check
decision –
Approved

Next Steps
outlined

Request Direct PLUS Loan (Step 4) - Credit Check and Submit
(Federal Direct PLUS Request for Supplemental Information)

Borrower: **JOE BROWN** Social Security Number: XXX-XXX-9999

You have successfully submitted a Direct PLUS Loan request and your credit has been approved. You will receive a confirmation email shortly. The school(s) you selected will be notified within the next 24 hours. If you have questions regarding your loan(s) and/or their status, contact the school's financial aid office.

To view a history of your completed Direct PLUS Loan Requests, select "Direct PLUS Loan Requests" located on the left navigation bar under "My Loan Documents".

The next step in this process is to complete a Master Promissory Note (MPN). Loans cannot be disbursed without an accepted Master Promissory Note on file. You may either complete the MPN(s) now, or come back at a later time.

If you are borrowing for more than one student, you will need to complete a separate MPN for each student. Each MPN must be completed in a single session and may take up to 30 minutes to complete.



Direct PLUS Loan Request

Step 4 – Credit Check & Submit

Credit check
decision –
Denied

Options to
proceed
outlined

Based on the results of your credit check, we are unable to approve your request for a Direct PLUS Loan. However, you may still receive a Direct PLUS Loan if you obtain an endorser, or if you document to the satisfaction of the U.S. Department of Education that there are extenuating circumstances related to your adverse credit history.

Indicate how you want to proceed by checking the appropriate box below. Your response will be reported to the school(s) that you selected on the Direct PLUS Loan Request.

[▶ View Credit Check Details](#)

How would you like to proceed?

- I want to obtain an endorser.
- I want to provide documentation of extenuating circumstances.
- I do not want to pursue a Direct PLUS Loan at this time.
- Undecided.

[More Information](#)

[More Information](#)

[More Information](#)

[More Information](#)

Submit



START HERE
GO FURTHER
FEDERAL STUDENT AID

Credit Check

Once the appeal request is submitted, Customer Service is notified & contacts the borrower

The screenshot shows the StudentLoans.gov website interface. At the top, there is a navigation bar with links for Home, Learn More, Tools and Resources, Managing Repayment, FAQs, and Contact Us. The user is logged in as SUSAN WHITE, and the page title is 'My Profile'. The main content area is titled 'Appeal Credit Decision' and displays the borrower's name as SUSAN WHITE and their Social Security Number as XXX-XX-7777. A message states: 'If you would like to start the electronic appeal process, verify your contact information and click "Submit."'. Below this message, there are three input fields: 'Work Telephone Number' with the value 1231231234, 'Telephone Number' with the value 1231231234, and 'Email address' with the value borrower@email.com. To the right of these fields are two links: 'View Credit Check Details' and 'What You Need'. A 'Submit' button is located at the bottom right of the form area. On the left side of the page, there is a sidebar menu with categories: 'I want to:' (with a dropdown menu), 'My Loan Documents' (including Disclosure Statements, Completed MPNs, Direct PLUS Loan Requests, and PLUS Correspondence), 'PLUS Loan Process' (including Request Direct PLUS Loan), 'Appeal Credit Decision' (including Endorse Direct PLUS Loan), and 'Logout'.

Credit Check

When credit check is declined, borrower options are:

- Provide documentation of extenuating circumstances (Appeal credit decision)
- Obtain endorser
- Not pursue PLUS Loan
- Undecided

Option selected is sent in Common Record
<CreditActionChoice> tag

Direct PLUS Loan Request

Completed PLUS Request

After borrower completes Direct PLUS Loan Request:

- School(s) notified of successful submission via SP response
 - Response contains credit check status
 - Response contains borrower's option to proceed
 - Denied credit does not require loan inactivation/cancellation
 - Denied credit does not preclude loan origination
- Schools can access completed PLUS Request information
 - PLUS Application Report generated weekly
 - Search completed PLUS Application from person page



Direct PLUS Loan Request

Completed PLUS Request

After borrower completes Direct PLUS Loan Request:

- Recommended school action
 - Import SP response
 - Can be update to a previously completed PLUS Request
 - May receive more than one SP that references same Application ID
 - Changes to Loan Amount Requested on a previously completed PLUS request will have a new Application ID and PreviousApplicationID populated

Endorser Addendum

If borrower opts to obtain an endorser:

Borrower

- Must still complete MPN
- Provide endorser loan information

Endorser

- Agrees to repay the loan if borrower does not
- Cannot be student for whom parent is borrowing
- Credit Check is required for the Endorser
 - Must not have adverse credit
- Completes Endorser Addendum
 - Electronically on StudentLoans.gov
 - Via paper



Endorser Addendum

Borrower must provide
Loan reference number
(PLUS Application ID)
or Award ID to
endorser

The screenshot shows the StudentLoans.gov website interface. At the top, there is a navigation bar with links for Home, Learn More, Tools and Resources, Managing Repayment, FAQs, and Contact Us. Below this is a user profile section for 'JOE BROWN' with a 'My Profile' link and a 'Logout' button. The main content area is titled 'Endorse a Direct PLUS Loan'. On the left side, there is a sidebar menu with various options, including 'Endorse Direct PLUS Loan' which is highlighted. The main content area contains instructions for the endorser, stating that they must be signed in with their own Federal Student Aid PIN and that the entire process must be completed in a single session. Below the instructions, there is a section titled 'What You Need' which includes the instruction to 'Enter the Loan Reference Number of the loan you would like to endorse'. At the bottom of this section, there is an input field containing 'XXXXXXXX' and a 'Submit' button. A red arrow points from the text on the left to this input field.

Endorser Addendum

Step 1 – Personal Information

Step 1 - Endorser enters personal information

Endorsed Amount is required

The screenshot shows the 'Endorser Addendum (STEP 1) - Borrower Information' page on StudentLoans.gov. The user is logged in as JAMES THOMAS. The page is divided into a left sidebar with navigation links and a main content area with form fields.

Navigation: Home, Learn More, Tools and Resources, Managing Repayment, FAQs, Contact Us. English | Español. Logout.

User Profile: JAMES THOMAS | My Profile

Progress: 1 Personal Information (selected), 2 Credit Check, 3 Terms & Conditions, 4 Review & Sign

Form Fields:

- Loan Information:**
 - Borrower Name: FEDERICO BUBAK
 - School Name: SAN JOSE BEAUTY COLLEGE
 - School Address: 1030 The Alameda, SAN JOSE, CA USA 95126
 - Loan Amount Requested: \$ 1,000.00
 - Endorsed Amount: \$1000
- Borrower Information:**
 - Citizenship Status: U.S. Citizen or National (selected)
 - Driver License State: [Dropdown]
 - Driver License Number: [Text]
 - Permanent Address (line 1): 8 Valley Rd
 - Permanent Address (line 2): [Text]
 - City: Mountainside
 - State: MISSISSIPPI
 - Zip: 32211
 - Country: UNITED STATES
 - Is your mailing address different than your street address? Yes [Selected] No [Selected] More Information
 - Telephone Number: 1112223333
 - Work Telephone Number: 1112223333
 - E-Mail Address (optional): borrower@email.com More Information

Endorser Addendum

Completed Endorser Addendum

After Endorser Addendum is completed:

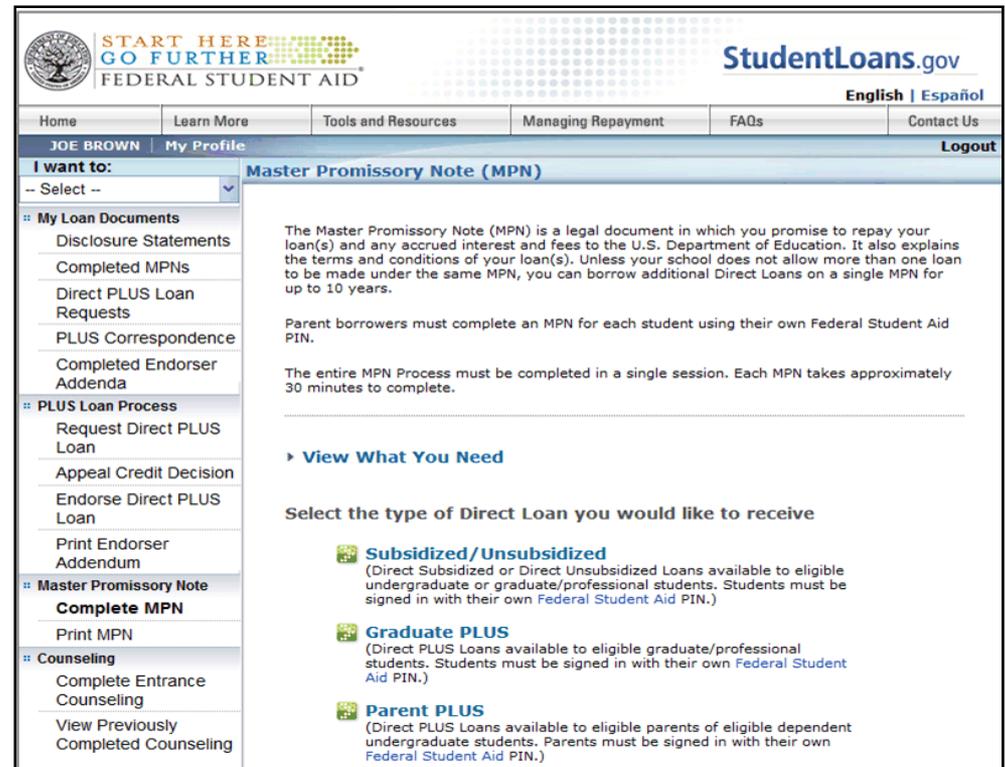
- If an award is on file and endorser links
 - School is notified via CO response (electronic or paper)
- If an award is NOT on file
 - Paper – No notification is sent
 - Electronic – Updated SP response is sent regardless of option to proceed originally selected
 - <CreditActionChoice> tag remains unchanged on updated SP
 - Endorsed amount included on updated SP
- Endorser information can be found on the Award Detail Page in COD



Electronic Master Promissory Note

MPNs can be completed for:

- Subsidized/Unsubsidized
- Graduate PLUS
- Parent PLUS



START HERE GO FURTHER
FEDERAL STUDENT AID

StudentLoans.gov
English | Español

Home Learn More Tools and Resources Managing Repayment FAQs Contact Us

JOE BROWN My Profile Logout

I want to:
-- Select --

- My Loan Documents
 - Disclosure Statements
 - Completed MPNs
 - Direct PLUS Loan Requests
 - PLUS Correspondence
 - Completed Endorser Addenda
- PLUS Loan Process
 - Request Direct PLUS Loan
 - Appeal Credit Decision
 - Endorse Direct PLUS Loan
 - Print Endorser Addendum
- Master Promissory Note
 - Complete MPN**
 - Print MPN
- Counseling
 - Complete Entrance Counseling
 - View Previously Completed Counseling

Master Promissory Note (MPN)

The Master Promissory Note (MPN) is a legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Department of Education. It also explains the terms and conditions of your loan(s). Unless your school does not allow more than one loan to be made under the same MPN, you can borrow additional Direct Loans on a single MPN for up to 10 years.

Parent borrowers must complete an MPN for each student using their own Federal Student Aid PIN.

The entire MPN Process must be completed in a single session. Each MPN takes approximately 30 minutes to complete.

View What You Need

Select the type of Direct Loan you would like to receive

- Subsidized/Unsubsidized**
(Direct Subsidized or Direct Unsubsidized Loans available to eligible undergraduate or graduate/professional students. Students must be signed in with their own Federal Student Aid PIN.)
- Graduate PLUS**
(Direct PLUS Loans available to eligible graduate/professional students. Students must be signed in with their own Federal Student Aid PIN.)
- Parent PLUS**
(Direct PLUS Loans available to eligible parents of eligible dependent undergraduate students. Parents must be signed in with their own Federal Student Aid PIN.)

Electronic Master Promissory Note

Step 1 – Personal Information

Step 1 - Borrower's personal information

Parent PLUS requires student information

The screenshot displays the StudentLoans.gov interface for a borrower named JOE BROWN. The page title is "Submit Master Promissory Note (Step 1) - Information". The navigation bar includes links for Home, Learn More, Tools and Resources, Managing Repayment, FAQs, and Contact Us. The user's profile is shown as JOE BROWN with a Logout option. The main content area is divided into sections: "Borrower Information" and "Permanent Address". The "Borrower Information" section includes a dropdown for "I want to:" (set to "-- Select --"), a progress indicator for steps 1 through 4, and a "Citizenship Status" section with radio buttons for "U.S. Citizen or National" (selected), "Permanent Resident/Other Eligible Non-Citizen", and "Neither of the above". The "Permanent Address" section includes input fields for "Street Address (line 1)" (123 MAPLE LANE) and "Street Address (line 2)". A sidebar on the left contains a "My Profile" section and a "My Loan Documents" section with various links like "Disclosure Statements", "Completed MPNs", and "Request Direct PLUS Loan". A box in the top right corner contains OMB No. 1845-0068, Form Approved, and Exp. Date 11/30/2013.

Electronic Master Promissory Note Steps 2 & 3

Step 2 – Requires two different references

Step 3 – Presents Terms and Conditions

START HERE GO FURTHER FEDERAL STUDENT AID StudentLoans.gov English | Español

Home Learn More Tools and Resources Managing Repayment FAQs Contact Us

JOE BROWN My Profile Logout

I want to: -- Select --

Submit Master Promissory Note (Step 2) - References

Information 2 References 3 Terms & Conditions 4 Review & Sign

Borrower: JOE BROWN Social Security Number: xxx-xx-9999

References: List two persons with different U.S. addresses who do not live with you and who have known you for at least three years. If you are a parent borrower, do not list the student.

- List two persons with different U.S. addresses who have known you for at least three years.
- The student cannot be listed as a reference.
- References must have different addresses and telephone numbers.
- If the reference does not have a telephone number, enter N/A.

Reference 1

If you have previously completed information for the reference: -- Select --

[More Information](#)

Last Name: First Name: Middle Initial:

Permanent Address

Street Address (line 1):

Street Address (line 2):

My Loan Documents

- Disclosure Statements
- Completed MPNs
- Direct PLUS Loan Requests
- PLUS Correspondence
- Completed Endorser Addenda

PLUS Loan Process

- Request Direct PLUS Loan
- Appeal Credit Decision
- Endorse Direct PLUS Loan
- Print Endorser Addendum

Master Promissory Note

- Complete MPN**
- Print MPN

Electronic Master Promissory Note

Step 4 – Review & Sign

Step 4 – Borrower signature must match PIN information

START HERE GO FURTHER FEDERAL STUDENT AID StudentLoans.gov English | Español

Home Learn More Tools and Resources Managing Repayment FAQs Contact Us

JOE BROWN My Profile Logout

I want to: Submit Master Promissory Note (Step 4) - Review and Sign

- Select --

✓ Information > ✓ References > ✓ Terms & Conditions > **4** Review & Sign

My Loan Documents

- Disclosure Statements
- Completed MPNs
- Direct PLUS Loan Requests
- PLUS Correspondence
- Completed Endorser Addenda

PLUS Loan Process

- Request Direct PLUS Loan
- Appeal Credit Decision
- Endorse Direct PLUS Loan
- Print Endorser Addendum

Master Promissory Note

- Complete MPN**

Borrower: **JOE BROWN** Social Security Number: **xxx-xx-9999**

Borrower Information Edit

I am a Parent of a Dependent Undergraduate Student

Citizenship Status: **U.S. Citizen or National**

Driver's License State: **ME** Driver's License Number: **66666666666666**

Permanent Address: **123 MAPLE LANE**

City: **LONEVILLE** State: **ME**

Zip Code: **00221** Country: **UNITED STATES**

Telephone Number: **222-333-4444**

E-Mail Address (optional): **borrower@email.com**

Electronic Master Promissory Note

Step 4 – Review & Sign

Last Name: SMITH First Name: JANE Middle Initial: A

Review Your Master Promissory Note (MPN)

Your MPN has not been submitted yet!

Your signature has been authenticated.

Scroll down to review the Master Promissory Note and if correct click the "submit" button.

If corrections are needed, click the "Back" button.

Direct Loans

Federal Direct PLUS Loan
Application and Master Promissory Note
William D. Ford Federal Direct Loan Program

OMB No. 1845-0068
Form Approved
Exp. Date 11/30/2013

Warning: Any person who knowingly makes a false statement or misrepresentation on this form or any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

SECTION A: BORROWER INFORMATION - TO BE COMPLETED BY ALL READ THE INSTRUCTIONS IN SECTION G BEFORE COMPLETING THIS SECTION

CHECK ONE - I am a: Graduate or Professional Student Parent of a Dependent Undergraduate Student

1. Driver's License State and No. ME 66666666666666	2. Social Security No. XXXXXXXXXX	3. Date of Birth (mm-dd-yyyy) 04/04/1978
---	--------------------------------------	---

4. E-Mail Address (optional)

Back Submit

Submit Master Promissory Note (Step 4) - Review and Sign

Borrower: **JOE BROWN** Social Security Number: **xxx-xx-9999**

You have successfully submitted your Direct PLUS Loan MPN. You will receive a confirmation email shortly. The school you selected will be notified of your MPN completion within the next 24 hours. If you have questions regarding your loan(s) and/or its status, contact the school's financial aid office.

Click [here](#) to view, save and/or print a copy of your completed MPN.

Electronic Master Promissory Note Completed MPN

After completion of MPN:

- School is notified
 - System generated PN response if no origination
 - Updated origination response with new status of MPN
- Schools can view completed MPN information on:
 - Electronic MPN Report
 - Generated weekly
 - Available in School's Newsbox on COD
 - MPN/ATS Notes Search page on COD



Entrance Counseling

Students are advised to verify school participation.

School participation selection available on COD School Options page

Complete Entrance Counseling

Entrance Counseling will walk you through the Direct Loan process and explain your rights and responsibilities as a borrower. If you have not previously received a particular loan type (subsidized/unsubsidized or PLUS), under the Direct Loan Program or Federal Family Education Loan (FFEL) Program, the Federal Government requires you to complete loan counseling to ensure that you understand the responsibilities and obligations you are assuming.

Note: The FFEL Program ended July 1, 2010 and no new loans have been made under the FFEL Program after that date.

You will need about 30 minutes to complete the counseling session

Your school may have alternate counseling requirements. Check with your school's financial aid office to make sure this session will satisfy their requirements for Entrance Counseling.



Entrance Counseling

Step 1 – Counseling Type

Step 1 - Select type of counseling

Complete Entrance Counseling (STEP 1) - Counseling Type

1 Counseling Type → 2 Guidelines → 3 School Information → 4 Counseling Session / Quiz

Borrower: **JOE BROWN** Social Security Number: **XXX-XX-4444**

Counseling Type

Select: [More Information](#)

- I am completing entrance counseling in order to receive loans as an undergraduate student.** This counseling will fulfill counseling requirements for Direct Subsidized and Direct Unsubsidized Loans.
- I am completing entrance counseling in order to receive loans as a graduate or professional student.** This counseling will fulfill counseling requirements for Direct Subsidized, Direct Unsubsidized, and Direct PLUS Loans.

Entrance Counseling

Step 2 – Guidelines

Step 2 - Provides
overview of Entrance
Counseling process

Complete Entrance Counseling (STEP 2) - Guidelines

✓ Counseling Type 2 Guidelines 3 School Information 4 Counseling Session / Quiz

Borrower: **JOE BROWN** Social Security Number: **XXX-XX-4444**

Helpful Hints

- Look at each link within the text of the site.
- Close the pop up box after reviewing the information by clicking the "x".
- Do not use your browser's Back button to navigate between quiz pages; instead, use the navigation menu to the right of the quiz.
- If you are using a screen reader, you will need to update the screen buffer after answering each question in order for the screen reader to read the correct answer, which is displayed in the form of a popup box. If you are using JAWS, you can press INSERT + ESCAPE on your keyboard to update the buffer. If you are using Window-Eyes, you can press INSERT + \ to update the buffer.

About the Quiz

- Each Counseling Session page provides you with information about Direct Loans. There is a quiz at the end of each section. You must complete each section and answer all the questions in order to select the "Continue" button to proceed to the next page.
- Each Counseling Session page contains links on the right hand side to indicate the current counseling page. To return to a previous section of the counseling, select the corresponding link for that page. Only completed sections are accessible via the right navigation links.
- Your answers to the quiz will be saved if you choose to navigate to other counseling sections. If you do not complete the counseling before navigating away from the counseling session or logging out of the StudentLoans.gov web site, your answers will not be saved, and you must begin a new counseling session from Step 1.
- Once you have completed and submitted the Counseling Session your confirmation information will be displayed. You may print a copy for your records. The school(s) you selected will be notified of your entrance counseling completion within 24 hours.

Now You are Ready to Begin...

- It should take you approximately 30 minutes to complete the entrance counseling session.
- After completing your counseling session follow the instructions for acknowledging your rights and responsibilities.

Entrance Counseling

Step 3 – School Information

Step 3 – School(s) selected (up to 3) for notification of Entrance Counseling results

School participation selection available on COD School Options page

Main Schools selection of state(s) determines display

Complete Entrance Counseling (STEP 3) - School Information

✓ Counseling Type > ✓ Guidelines > **3 School Information** > 4 Counseling Session / Quiz

Borrower: **JOE BROWN** Social Security Number: **XXX-XX-4444**

School Information

Select up to three schools you want notified of your counseling completion.

U.S. Schools/U.S. Territory Schools

School State: MAINE

School Name: 123 institute

Non U.S. Schools

School Code/Branch: G08302

School Address: Avenida De Los Proceres, Gala
Santo Domingo, 809 DOM

Entrance Counseling

Step 4 – Counseling Session/Quiz

Step 4 - Session and quiz

Student must complete all sections including a review of the Borrower's Rights and Responsibilities

Complete Entrance Counseling (STEP 4) - Counseling Session/Quiz

✓ Counseling Type ✓ Guidelines ✓ School Information 4 Counseling Session / Quiz

Borrower: JOE BROWN Social Security Number: XXX-XX-4444

Borrow Wisely Page 2 of 16

- Your school will award you the maximum amount of loan money for which you are eligible, unless you request less. You may decline any portion or all of a loan you do not need.
- Borrow conservatively. Never borrow more than you can afford to repay, even if you are eligible to borrow more.
- Calculate your expenses and your resources. Use these figures to help you determine how much you really need to pay for your education. To get an idea of your college expenses, use our [budget calculator](#).
- Identify non-loan sources of financial assistance. Accepting a loan may affect your eligibility for other forms of financial aid, so you should check with your school's financial aid office about your eligibility for private and federal non-loan aid before accepting a loan.
- Look for ways to increase your income, decrease your expenses, or both.

Question 1.
Before accepting a loan you should:

- a. Calculate your expenses and your resources. Use these figures to help you determine how much you really need to pay for your education.
- b. Identify non-loan sources of financial assistance.
- c. Look for ways to increase your income, decrease your expenses, or both.
- d. All of the above.

Question 2.
You may decline any portion or all of a loan you do not need.

- a. True
- b. False

Continue

- 1 Direct Loan Types
- 2 **Borrow Wisely**
- 3 You Must Repay Your Loans
- 4 The Master Promissory Note
- 5 How Your Loans Will Be Disbursed (Paid Out)
- 6 Loan Limits
- 7 Interest Rates and Payment of Interest
- 8 Loan Fees
- 9 Changes You Must Report
- 10 Repaying Direct Loans
- 11 Repayment Incentives
- 12 Trouble Making Payments
- 13 Consequences If You Default
- 14 Conditions for Canceling All or Part of Your Loan
- 15 Loan Consolidation
- 16 Borrower's Rights and Responsibilities

Entrance Counseling

Completed Entrance Counseling

Upon completion of Entrance Counseling:

- School(s) selected by student notified
 - System generated EC response
- Schools can view completed Entrance Counseling:
 - Entrance Counseling Report generated weekly
 - COD Entrance Counseling page
 - Search by Social Security Number
 - Up to 10 SSNs per search
 - Date range

Documentation

Electronic copies of loan documentation available on StudentLoans.gov

Loan documentation includes:

- Disclosure Statements (PDF)
- Completed MPNs (PDF/HTML)
- Direct PLUS Loan Requests (Completed/Incomplete)
- PLUS Correspondence (PDF)
- Completed Endorser Addenda (PDF/HTML)

Documentation

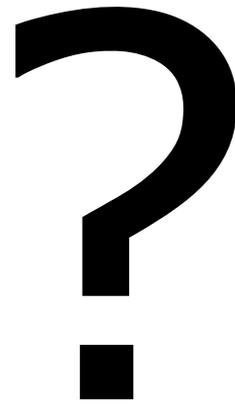
Loan documentation options available on left navigation bar.

The screenshot shows the StudentLoans.gov website interface. At the top left is the Department of Education logo and the slogan "START HERE GO FURTHER FEDERAL STUDENT AID". At the top right is the "StudentLoans.gov" logo and language options "English | Español". Below this is a navigation bar with links: Home, Learn More, Tools and Resources, Managing Repayment, FAQs, and Contact Us. The user is logged in as "JOE BROWN" with a "My Profile" link and a "Logout" button. A dropdown menu "I want to:" is set to "-- Select --". The left navigation bar is expanded, showing options: My Loan Documents (with sub-items: Disclosure Statements, Completed MPNs, Direct PLUS Loan Requests), PLUS Correspondence (with sub-item: Completed Endorser Addenda), and a "View PDF" link. The main content area shows "PLUS Correspondence" for Borrower: JOE BROWN, Social Security Number: xxx-xx-9999. A table lists two documents:

Document Date	Description	View PDF
Oct 17, 2011	Web Request - Credit Acceptance Letter	View
Sep 13, 2011	Web Request - Credit Acceptance Letter	View

PDF and/or HTML versions may be available

Questions



Contact Information

We appreciate your feedback & comments.

Julie Aloisio

- Phone: 202-377-3695
- E-mail: Julie.Aloisio@ed.gov
- Fax: 202-275-0950

Rosa Trejo

- Phone: 202-377-3699
- E-mail: Rosa.Trejo@ed.gov
- Fax: 202-275-0950