

Step by Step Instructions

for

◇ Direct Lending

◇ Entrance Counseling

◇ Master Promissory Note

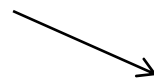


DIRECT LENDING

STEP 1:

Go to <https://studentloans.gov>

Click on the green "Sign In" box



START HERE GO FURTHER
FEDERAL STUDENT AID

StudentLoans.gov

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

Manage My Direct Loan

Sign In Please 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 PLUS Loan

Please 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
- Asesoramiento de Ingreso

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 Plan
- Trouble Making Payments?
- Loan Discharge
- Public Service Loan Forgiveness
- Teacher Loan Forgiveness

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DIRECT LENDING

STEP 2:

Type in your Social Security Number
First two letters of last name
Date of birth with slashes and the 4 digit PIN you used to sign your FAFSA

Sign In and proceed to STEP 3

** if you do not know your PIN click here which will take you to the www.pin.ed.gov website

Click on "Request A Duplicate PIN"

The screenshot shows the StudentLoans.gov website. At the top, there is a navigation bar with links for Home, Learn More, Tools and Resources, Managing Repayment, FAQs, and Contact Us. The main content area features a 'Sign In' form with fields for Social Security Number, First Two (2) Characters of Last Name, Date of Birth (mm/dd/yyyy), and PIN. A 'Sign In' button is located below the PIN field. To the right of the form, there is explanatory text: 'Students must sign in using their own Federal Student Aid PIN to complete Entrance Counseling, Master Promissory Notes (MPNs), and PLUS Loan Requests (Graduate Students only). Parents must sign in using their own Federal student Aid PIN to complete PLUS Master Promissory Notes (MPNs) and PLUS Loan Requests. Endorsers must sign in using their own Federal Student Aid PIN to complete a PLUS Endorser Addendum.' Below the form, there is a link: 'If you do not have a pin, please visit the [PIN site](http://www.pin.ed.gov).' At the bottom, there are three columns of navigation links: 'Learn More' (Find Information about Student Aid Programs, Direct Loan Overview, What you Need for Direct Loans, What to Expect for Direct Loans, Asesoramiento de Ingreso), 'Tools and Resources' (Apply for PIN, FAFSA, Exit Counseling, Direct Loan Consolidation, My Financial Aid History), and 'Managing Repayment' (Repaying Your Loans, Repayment Plans & Calculators, Income Based Repayment Plan, Trouble Making Payments?, Loan Discharge, Public Service Loan Forgiveness, Teacher Loan Forgiveness). At the very bottom, there are links for FOIA, Privacy, Security, Notices, WhiteHouse.gov, USA.gov, and ED.gov.

The screenshot shows the Federal Student Aid PIN website. At the top, there is a navigation bar with links for PIN Home, Help, Contact Us, FAQs, and About Us. The main content area features a 'Welcome to the Federal Student Aid PIN Web site' message. On the left, there is a sidebar menu with options: Apply For A PIN, Check PIN Status, Request A Duplicate PIN, Access My PIN E-mail, Change My PIN, Update My Personal Information, Disable My PIN, Reestablish My PIN, and Activate My PIN. The 'Request A Duplicate PIN' option is highlighted with a red arrow. Below the sidebar, there is a 'Helpful Links' section with links to 'Student Aid on the Web', 'Links to Federal Student Aid Electronic Services', and 'FAFSA on the Web'. At the bottom, there is a footer with links for FOIA, Privacy, Security, Notices, WhiteHouse.gov, USA.gov, and ED.gov.

IMPORTANT

Do not select "Change My PIN"! If you select this option, you will not be able to sign your MPN until your PIN has been reset which can take up to 72 hours. Go to the PIN site link above and request a duplicate PIN. If you any reason you need to change your PIN, you can do so at www.pin.ed.gov after you have signed your MPN. Please remember if you change you PIN it can take up to 72 hours before it can be used.

DIRECT LENDING

STEP 2: (continued)

To request a duplicate PIN you will need to:
Enter your **Social Security Number**,
First two letters of your last name,
and your Date of birth without the slashes.

Click **“Submit Request”**

Request A Duplicate PIN

A virtual keyboard is provided below for increased security when entering personally identifiable information.

Request A Duplicate PIN

To request a duplicate copy of your PIN, answer the questions below and select [Submit Request](#) to continue. By providing this information, you certify that you are the person identified by these items. If you are not that person, you are not authorized to proceed and you should exit this form now by selecting [PIN Home](#). If you purposely certify to false or misleading information, you may be fined \$20,000, sent to prison, or both.

What is your Social Security Number? Enter the SSN that is printed on your Social Security Card. Enter this number without the dashes. For example, enter 123456789.	<input type="text"/>
What are the first two (2) letters of your last name?	<input type="text"/>
What is your date of birth? Enter this date in "mmddyyyy" format. For example, 08171975 for August 17, 1975.	<input type="text"/>

US Clear

`	1	2	3	4	5	6	7	8	9	0	-	=	Bksp
Tab	q	w	e	r	t	y	u	i	o	p	[]	\
Caps	a	s	d	f	g	h	j	k	l	;	'	Enter	
Shift	z	x	c	v	b	n	m	,	.	/	Shift		

You may use the virtual keyboard when entering your Social Security Number and your Date of Birth. The virtual keyboard will help prevent a malicious source from capturing your keystrokes and then later accessing your personal information. The value can be entered by clicking on the virtual keyboard character with your mouse or when the cursor is held over the key for 2 seconds.

[PIN HOME](#) [SUBMIT REQUEST](#)

[NEED HELP?](#)

You will be required to answer a challenge question you previously selected.

Enter the Answer then click **“Submit Request”**

Request A Duplicate PIN

Enter Your Challenge Answer

Enter the answer to your challenge question and select [Submit Request](#).

What is your mother's maiden name? (The answer you enter is case sensitive, for example, "Student2" is different than "sTuDeNt2", and must match the case you used when you selected your Challenge Question and Answer.)	<input type="text"/>
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[PREVIOUS](#) [SUBMIT REQUEST](#)

[NEED HELP?](#)

Site Last Updated: Sunday, September 26, 2010

[Privacy](#)

DIRECT LENDING STEP 2: (continued)

Your information will be shown in the top left corner. Make sure "Display Now" is selected.

Click "Submit Request"

The screenshot shows the 'Request A Duplicate PIN' page. At the top left is the logo with the text 'START HERE GO FURTHER FEDERAL STUDENT AID'. To the right is the title 'Federal Student Aid PIN'. Below the logo is a navigation bar with links: 'PIN Home', 'Help', 'Contact Us', 'FAQs', and 'About Us'. The main heading is 'Request A Duplicate PIN' in a blue bar. Below that is 'Submit Request For Duplicate PIN'. A message states: 'Our records show that your current address information is: [redacted]'. An 'E-mail Address:' field is visible. A note says: 'We must have a current address before you can continue. If you need to correct your PIN address or other personal information, select [Update My Personal Information](#).' A section titled 'Choose how you'd like to receive your PIN:' contains three options: 'Display Now - view your PIN instantly when you submit this request.', 'E-mail - your PIN will be e-mailed to you immediately.', and 'Postal Mail - your PIN will be sent to the mailing address that you provided within 7-10 days.' A 'Display Now' dropdown menu is set to 'Display Now'. Below this, it says 'Select [Submit Request](#) to continue.' and 'To exit, select [PIN Home](#).' At the bottom of the form are two buttons: 'PIN HOME' and 'SUBMIT REQUEST'. The footer includes 'Site Last Updated: Sunday, September 26, 2010' and a 'Privacy' link.

Your PIN will be shown in the upper left corner

You can **print this page** to keep for your records.

Close the PIN website window/tab

The screenshot shows the 'PIN Request Confirmation' page. It has the same header and navigation as the previous page. The main heading is 'Request A Duplicate PIN' in a blue bar, followed by 'PIN Request Confirmation'. A message says: 'This is your PIN: [redacted]'. Below that is a link: '[Where Can I Use My PIN?](#)'. A note states: 'For added security, we recommend that you exit your browser completely when you are finished using the PIN site. Select this link for [further details](#). You may also want to consider [clearing your browser's cache](#) and deleting any temporary files.' At the bottom, it says 'To exit, select [PIN Home](#).' There are two buttons: 'PIN HOME' and 'PRINT THIS PAGE'. The footer includes 'Site Last Updated: Sunday, September 26, 2010' and a 'Privacy' link.

DIRECT LENDING

STEP 2: (continued)

You can now go back to the SIGN IN screen

Enter your PIN

Click "Sign In" and proceed to Step 3.

The screenshot shows the StudentLoans.gov website with a 'Sign In' form. The form includes fields for Social Security Number, First Two (2) Characters of Last Name, Date of Birth (mm/dd/yyyy), and PIN. A 'Sign In' button is located below the PIN field. To the right of the form, there are instructions for students, parents, and endorsers. Below the form are three columns of links: 'Learn More', 'Tools and Resources', and 'Managing Repayment'. The footer contains links for FOIA, Privacy, Security, Notices, WhiteHouse.gov, USA.gov, and ED.gov.

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StudentLoans.gov

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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](#).

Students must sign in using their own Federal Student Aid PIN to complete Entrance Counseling, Master Promissory Notes (MPNs), and PLUS Loan Requests (Graduate Students only).

Parents must sign in using their own Federal student Aid PIN to complete PLUS Master Promissory Notes (MPNs) and PLUS Loan Requests.

Endorsers must sign in using their own Federal Student Aid PIN to complete a PLUS Endorser Addendum.

Learn More

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

Tools and Resources

- » Apply for PIN
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- » Trouble Making Payments?
- » Loan Discharge
- » Public Service Loan Forgiveness
- » Teacher Loan Forgiveness

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DIRECT LENDING

STEP 3:

From this screen you can select one of the following options:

Complete Entrance Counseling (Students only)

Complete Master Promissory Note (Student only) NOTE: Students are required to complete both the Entrance Counseling & Master Promissory Note to receive a Federal Stafford Loan

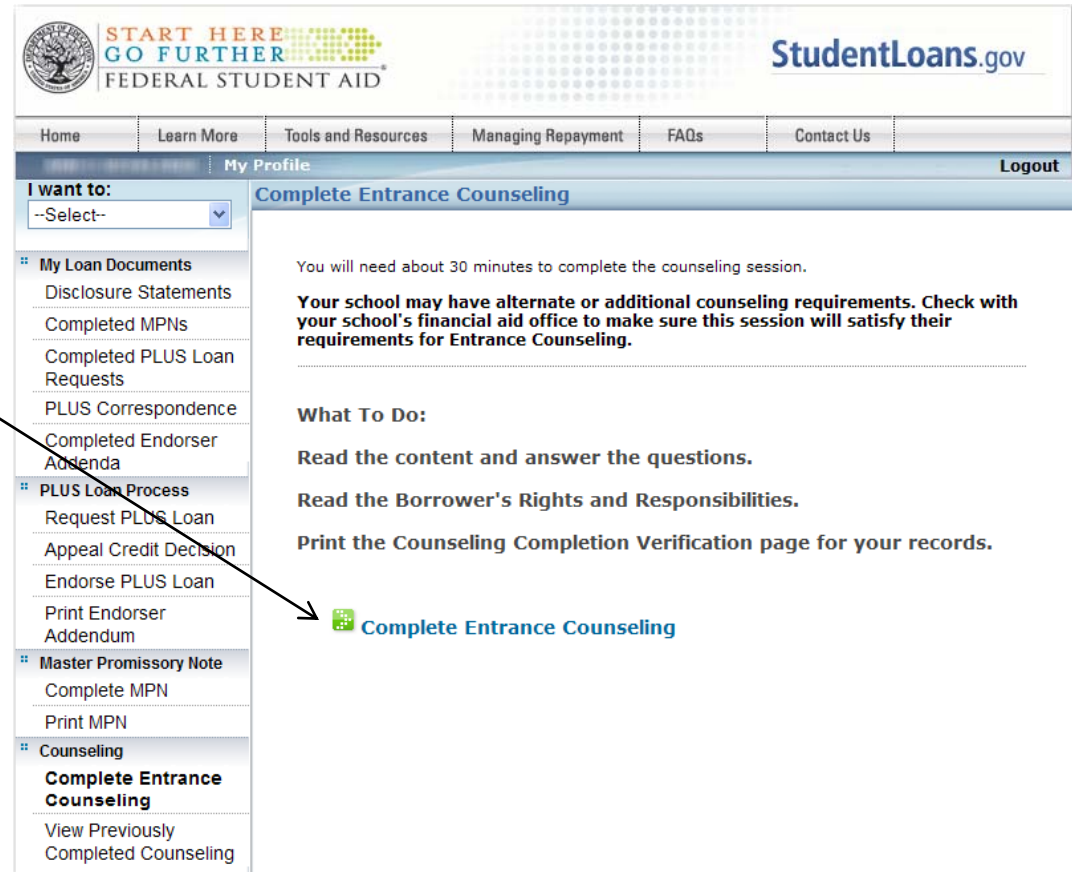
Start PLUS Application Process (Parent only)
Note: The school does NOT participate in this application for the PLUS Loan. Borrowers must fill out an application with the school. Once complete and approved, parents will need to complete the MPN for the PLUS Loan on this site.

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 'My Profile' section with a 'Logout' button. A dropdown menu labeled 'I want to:' is set to '--Select--'. The main content area is titled 'Welcome to StudentLoans.gov' and contains a message about verifying personal information. Below the message is a list of options under the heading 'Once you have confirmed your information, select what you would like to do:'. The options are: Complete Entrance Counseling, Request a PLUS Loan, Complete Master Promissory Note, Endorse a PLUS Loan, and I am not sure (we will ask you a series of questions to direct you). To the right of the main content is a 'Personal Information' form with fields for Borrower, Social Security Number, Date of Birth, E-mail, and Confirm E-mail. There is a checkbox for 'I would like to receive my correspondence electronically.' and an 'Update' button. At the bottom of the page, there are links for FOIA, Privacy, Security, Notices, WhiteHouse.gov, USA.gov, and ED.gov.

ENTRANCE COUNSELING OPTION

STEP 1:

Select "Complete Entrance
Counseling"



The screenshot displays the StudentLoans.gov website interface. At the top, the logo for 'START HERE GO FURTHER FEDERAL STUDENT AID' is visible alongside the 'StudentLoans.gov' branding. A navigation bar includes links for Home, Learn More, Tools and Resources, Managing Repayment, FAQs, and Contact Us. Below this, a 'My Profile' section is active, featuring a dropdown menu labeled 'I want to:' with a '-Select-' option. The left sidebar contains a list of navigation items, with 'Complete Entrance Counseling' highlighted under the 'Counseling' category. An arrow from the text 'Select "Complete Entrance Counseling"' points to this menu item. The main content area is titled 'Complete Entrance Counseling' and contains the following text: 'You will need about 30 minutes to complete the counseling session.' followed by a bolded instruction: 'Your school may have alternate or additional counseling requirements. Check with your school's financial aid office to make sure this session will satisfy their requirements for Entrance Counseling.' Below this, a 'What To Do:' section lists three steps: 'Read the content and answer the questions.', 'Read the Borrower's Rights and Responsibilities.', and 'Print the Counseling Completion Verification page for your records.' At the bottom of this section, a green button with a grid icon and the text 'Complete Entrance Counseling' is visible.

ENTRANCE COUNSELING OPTION

STEP 2:

Select "I am an undergraduate student"

Click "Continue"

START HERE
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StudentLoans.gov

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

My Profile

I want to: --Select--

Complete Entrance Counseling (STEP 1) - Counseling Type

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

Borrower: [REDACTED] Social Security Number: [REDACTED]

Counseling Type

Please 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 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.

Cancel Continue

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ENTRANCE COUNSELING OPTION

STEP 3:

Read "About the Quiz"

Click "Continue"

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 'My Profile' section with a 'Logout' button. The main content area is titled 'Complete Entrance Counseling (STEP 2) - Guidelines' and features a progress indicator with four steps: 1. Counseling Type (checked), 2. Guidelines (current step), 3. School Information, and 4. Counseling Session / Quiz. Below the progress indicator, there are fields for Borrower and Social Security Number. The page is divided into three main sections: 'Helpful Hints', 'About the Quiz', and 'Now You are Ready to Begin...'. The 'About the Quiz' section contains several bullet points providing instructions for the counseling session. At the bottom right, there is a 'Continue' button. A black arrow points from the text 'Click "Continue"' on the left to the 'Continue' button on the page.

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StudentLoans.gov

Home Learn More Tools and Resources Managing Repayment FAQs Contact Us

My Profile Logout

I want to: --Select--

Complete Entrance Counseling (STEP 2) - Guidelines

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

Borrower: Social Security Number:

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 will provide you with information about Federal Direct Loans. There will be 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 and view the next page.
- Each Counseling Session page will contain right links on the right hand side to indicate the current counseling page. You may select one of the links in order to go to that page. Only completed pages will be accessible via the right navigation links.
- Your answers to the quiz will be saved if you choose to navigate to other screens. If you do not complete the counseling prior to logging out of the DirectLoan web site, your answers will not be saved, and you will have to begin a new counseling session from Step 1.
- Once you have completed the Counseling Session and quiz you will be taken to the Completion Verification page, which will display your information, the date you completed the counseling session and the type of counseling you have completed. You may print a copy of the verification page for your records. The school(s) you choose will be informed electronically when you complete your counseling.

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.

Continue

ENTRANCE COUNSELING OPTION

STEP 4:

For School State select “**Pennsylvania**”

For School Name select
“**Indiana County Technology Center**”

The address should reference Indiana
County Technology Center’s address...

Select “**Continue**”

START HERE
GO FURTHER
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StudentLoans.gov

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

My Profile

I want to: --Select--

Complete Entrance Counseling (STEP 3) - School Information

✓ Counseling type ✓ Guidelines 3 School Information 4 Counseling Session / Quiz

Borrower: [REDACTED] Social Security Number: [REDACTED]

School and Loan Information

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

School State: PENNSYLVANIA

School Name: INDIANA COUNTY TECHNOLOGY CENTER

Non U.S. Schools

DLID:G23502 School Address: 441 HAMILL ROAD
INDIANA, PA 157011465

Add Another School

Continue

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ENTRANCE COUNSELING OPTION

STEP 5:

You will then be taken to the Quiz Screens. There will be 16 screens of information with questions at the end. Click on the correct answer. A Box will pop up indicating if you answered correctly or incorrectly. Close the box and continue to the next question until completed. Once completed you will be directed to the following screen (Step 6).

ENTRANCE COUNSELING OPTION

STEP 6:

You must read the **Borrower's Rights & Responsibilities.**

Click on the blue lettering to view (A new window will appear. Close the window/tab when done reading.)

You can then click on **"Submit"**

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 'My Profile' section with a 'Logout' link. The main content area is titled 'Complete Entrance Counseling (STEP 4) - Counseling Session/Quiz'. A progress bar indicates the current step is 'Counseling Session / Quiz'. The page displays 'Borrower's Rights and Responsibilities' with a 'View Now' link. A red message states: 'You must view the Borrower's Rights and Responsibilities for Direct Subsidized and Direct Unsubsidized Loans. View Now.' Below this, a red message says: 'You must view the Borrower's Rights and Responsibilities Statement before you can continue.' A 'Submit' button is visible at the bottom of the page.

ENTRANCE COUNSELING OPTION

STEP 7:

Print the Confirmation page for your records.

Click here to complete the **Master Promissory Note**

START HERE
GO FURTHER
FEDERAL STUDENT AID

StudentLoans.gov

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

My Profile

I want to: --Select--

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

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

Borrower: [REDACTED] Social Security Number: [REDACTED]

Congratulations! You have successfully completed the Entrance Counseling needed to receive a Direct Subsidized and/or Direct Unsubsidized loan. The school(s) you selected will be notified within the next 24 hours. Please print a copy of this screen and retain for your records. If you have additional questions regarding your loan(s) and/or its status, contact your school's financial aid office.

First Name:	[REDACTED]
Middle Initial:	[REDACTED]
Last Name:	[REDACTED]
SSN:	[REDACTED]
School Location:	PA
School:	INDIANA COUNTY TECHNOLOGY CENTER

Print

► You can view and download completed Counseling Verification Page
► You can submit a Master Promissory Note

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

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

Master Promissory Note
Complete MPN
Print MPN

Counseling
Complete Entrance Counseling
View Previously Completed Counseling

MASTER PROMISSORY NOTE (MPN)

STEP 1:

The MPN can be completed by itself at www.studentloans.gov or by clicking on the above referenced link after the completion of the Entrance Counseling.

Click on “**Subsidized/Unsubsidized**”

Do Not Select

Graduate PLUS (This loan is for students pursuing a Master or Doctorate Degree only) or Parent PLUS. (This loan is for Parents only)

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 "My Profile" section with a "Logout" link. The main content area is titled "Master Promissory Note (MPN)". It contains a dropdown menu labeled "I want to:" with "--Select--" as the current selection. To the left of the main content is a sidebar menu with several categories: "My Loan Documents" (including Disclosure Statements, Completed MPNs, Completed PLUS Loan Requests, PLUS Correspondence, Completed Endorser Addenda), "PLUS Loan Process" (including Request PLUS Loan, Appeal Credit Decision, Endorse PLUS Loan, Print Endorser Addendum), "Master Promissory Note" (including Complete MPN, Print MPN), and "Counseling" (including Complete Entrance Counseling, View Previously Completed Counseling). The main content area provides a definition of the MPN, states that parent borrowers must complete an MPN for each student, and notes that the entire process must be completed in a single session. Below this is a section titled "What You Need" with an "OR" separator. Underneath, there is a heading "Select the type of loan you would like to receive" followed by three options: "Subsidized/Unsubsidized" (with a green icon), "Graduate PLUS" (with a green icon), and "Parent PLUS" (with a green icon). Each option includes a brief description of the loan type and the requirement to sign in with a Federal Student Aid PIN. An arrow from the text "Click on 'Subsidized/Unsubsidized'" points to the "Subsidized/Unsubsidized" option.

MASTER PROMISSORY NOTE (MPN)

STEP 2:

Fill in "Personal Information"

For School State select "Pennsylvania"

For School Name select "Indiana County Technology Center"

Note the address will reference Indiana County Technology Center's address....

Then click on "Continue"

The screenshot shows a web application interface for completing a Master Promissory Note (MPN). The navigation bar at the top indicates the current step is '1 Personal Information', with other steps being '2 Personal References', '3 Terms & Conditions', and '4 Review & Sign'. The form is divided into two main sections: 'Personal Information' and 'School and Loan Information'. In the 'Personal Information' section, the 'Driver's License State' is set to 'PENNSYLVANIA', and the 'City' and 'State' fields are also set to 'PENNSYLVANIA'. The 'School and Loan Information' section shows 'School State' set to 'PENNSYLVANIA' and 'School Name' set to 'INDIANA COUNTY TECHNOLOGY CENTER'. Below this, the school address is displayed as 'DLID:G23502 School Address: 441 HAMILL ROAD INDIANA, PA 157011465'. A 'Continue' button is located at the bottom right of the form.

MASTER PROMISSORY NOTE (MPN)

STEP 3:

You will be required to supply two (2) references. These are used as points of contact in the event the Department of Education has trouble contacting you.

Note: References cannot have the same address or phone number, must be US Citizens, and must be known to you for at least 3 years.

Click **“continue”** when done.

START HERE
GO FURTHER
FEDERAL STUDENT AID

StudentLoans.gov

Home Learn More Tools and Resources Managing Repayment FAQs Contact Us

My Profile Logout

I want to: --Select--

Submit Master Promissory Note (STEP 2) - Personal References

Personal Information 2 Personal References 3 Terms & Conditions 4 Review & Sign

Borrower: Social Security Number:

Please provide information for two personal references. A few notes on references:

- List two persons with different U.S. addresses who have known you for at least three years.
- If you are a student the first reference should be a parent or legal guardian.
- A parent borrower cannot list the student 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

Last Name: Middle Initial: First Name:

Address (line 1): Address (line 2):

City: State: --Please Select-- Zip:

Country: UNITED STATES Day Phone:

Relationship:

Reference 2

Last Name: Middle Initial: First Name:

Address (line 1): Address (line 2):

City: State: --Please Select-- Zip:

Country: UNITED STATES Day Phone:

Relationship:

Cancel Continue

MASTER PROMISSORY NOTE (MPN)

STEP 4:

You must select & read all sections before you can proceed to Step 5.

When a section has been completed, a green box with a ✓ will appear

Read the acknowledgement and ✓ the box if you agree

You can then click "continue" to proceed to the next step.

START HERE GO FURTHER FEDERAL STUDENT AID

StudentLoans.gov

Home Learn More Tools and Resources Managing Repayment FAQs Contact Us

My Profile **Log out**

I want to: --Select--

Submit Master Promissory Note (STEP 3) - Terms and Conditions

Personal Information Personal References **3** Terms & Conditions 4 Review & Sign

Borrower: [Name] Social Security Number: [Number]

You must read each section of the terms and conditions before proceeding to the next step.

SECTION C: BORROWER REQUEST, CERTIFICATIONS, AUTHORIZATIONS, AND UNDERSTANDINGS

11. This is a Master Promissory Note (MPN) for one or more Federal Direct Stafford/Ford (Direct Subsidized) Loans and/or Federal Direct Unsubsidized Stafford/Ford (Direct Unsubsidized) Loans. I request a total amount of Direct Subsidized Loans and/or Direct Unsubsidized Loans under this MPN not to exceed the allowable maximums under the Act ("the Act" is defined in Section E under Governing Law). My school will notify me of the loan type and loan amount that I am eligible to receive. I may cancel a loan or request a lower amount by contacting my school. Additional information about my right to cancel a loan or request a lower amount is included in the Borrower's Rights and Responsibilities Statement and in the disclosure statements that will be provided to me.

12. Under penalty of perjury, I certify that:

A. The information I have provided on this MPN and as updated by me from time to time is true, complete, and correct to the best of my knowledge and belief and is made in good faith.

B. I will use the proceeds of loans made under this MPN for authorized educational expenses that I incur and I will immediately repay any loan proceeds that cannot be attributed to educational expenses for attendance on at least a half-time basis at the school that certified my loan eligibility.

C. If I owe an overpayment on a Federal Perkins Loan, Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Academic Competitiveness Grant (ACG), National Science and Mathematics Access to Retain Talent (SMART) Grant, or Leveraging Educational Assistance Partnership Grant, I have made satisfactory arrangements to repay the amount owed.

D. If I am in default on any loan received under the Federal Perkins Loan Program (including National Direct Student Loans), the William D. Ford Federal Direct Loan (Direct Loan) Program, or the Federal Family Education Loan (FFEL) Program, I have made satisfactory repayment arrangements with the holder to repay the amount owed.

E. If I have been convicted of, or pled nolo contendere (no contest) or guilty to, a crime involving fraud in obtaining funds under title IV of the Higher Education Act of 1965 (HEA), as amended, I have completed the repayment of the funds to the U.S. Department of Education (ED) or to the loan holder in the case of a Title IV federal student loan.

(ED) or to the loan holder in the case of a Title IV federal student loan.

13. For each Direct Subsidized Loan and Direct Unsubsidized Loan I receive under this MPN, I make the following authorizations:

A. I authorize my school to certify my eligibility for the loan.

B. I authorize my school to credit my loan proceeds to my student account at the school.

C. I authorize my school to pay to ED any refund that may be due up to the full amount of the loan.

D. I authorize ED to investigate my credit record and report information about my loan status to the lender.

E. Unless I notify ED differently, I authorize ED to defer repayment of principal on my loan while I am enrolled at least half-time at the school.

F. I authorize my school and ED to release information about my loan to the references on the loan and to members of my immediate family, unless I submit written directions otherwise.

G. I authorize my schools, lenders and guarantors, ED, and their agents to release information about my loan to each other.

H. I authorize my schools, ED, and their respective agents and contractors to contact me regarding my loan request or my loan, including repayment of my loan, at the current or any future number that I provide for my call, automated dialing equipment or artificial voice mail, or prerecorded voice or text messages.

I. I will be given the opportunity to pay the interest that is charged on my loan during the school deferral periods. Unless I pay the interest that is charged on my loan during the school deferral periods, I understand that ED may add unpaid interest to the principal balance of that loan (this is called "capitalization") at the end of the grace, deferment, forbearance, or other periods. Capitalization will increase the principal balance on my loan and the total amount of interest that I will have to pay.

14. I understand that ED has the authority to verify information reported on this MPN with other federal agencies.

SECTION D: PROMISE TO PAY

SECTION E: MPN TERMS AND CONDITIONS

SECTION G: IMPORTANT NOTICES

*Section F contains instructions for completing a paper MPN and therefore is not displayed here. If you select to print a copy of your MPN, all sections will print.

I have reviewed the information about me on the Master Promissory Note and acknowledge that it is true and correct. I have read, understand, and agree to the Borrower Request, Certifications, Authorizations and Understandings, the Promise to Pay, the MPN Terms and Conditions, and the Borrower's Rights and Responsibilities Statement. (Your response will be recorded and made part of your completed MPN.)

15. I understand that ED has the authority to verify information reported on this MPN with other federal agencies.

SECTION D: PROMISE TO PAY ✓

SECTION E: MPN TERMS AND CONDITIONS ✓

SECTION G: IMPORTANT NOTICES ✓

*Section F contains instructions for completing a paper MPN and therefore is not displayed here. If you select to print a copy of your MPN, all sections will print.

I have reviewed the information about me on the Master Promissory Note and acknowledge that it is true and correct. I have read, understand, and agree to the Borrower Request, Certifications, Authorizations and Understandings, the Promise to Pay, the MPN Terms and Conditions, and the Borrower's Rights and Responsibilities Statement. (Your response will be recorded and made part of your completed MPN.)

Cancel Continue

FOIA Privacy Security Notices WhiteHouse.gov USA.gov ED.gov

MASTER PROMISSORY NOTE (MPN)

STEP 5:

Verify "Personal Information" is correct.

StudentLoans.gov

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

I want to: --Select--

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

Personal Information Personal References Terms & Conditions 4 Review & Sign

Borrower: Social Security Number:

Personal Information Edit

Permanent Address: City: State: PA Zip: Country: US

Evening Phone: Email:

School Information Edit

School Name: INDIANA COUNTY TECHNOLOGY CENTER

DLID: G23502 School Address: 441 HAMILL ROAD INDIANA, PA 157011465

Personal References Edit

Last Name: Middle Initial: First Name: Address: City: Indiana State: PA Zip: 15701 Country: US Day Phone: Relationship:

Last Name: Middle Initial: First Name: Address: City: Indiana State: PA Zip: 15701 Country: US Day Phone: Relationship:

Enter your First Name, Middle Initial, and Last Name

Then click "Sign"

Print Endorser Addendum

Master Promissory Note

Complete MPN

Print MPN

Counseling

Complete Entrance Counseling

View Previously Completed Counseling

School Information Edit

School Name: INDIANA COUNTY TECHNOLOGY CENTER

DLID: G23502 School Address: 441 HAMILL ROAD INDIANA, PA 157011465

Personal References Edit

Last Name: Middle Initial: First Name: Address: City: Indiana State: PA Zip: 15701 Country: US Day Phone: Relationship:

Last Name: Middle Initial: First Name: Address: City: Indiana State: PA Zip: 15701 Country: US Day Phone: Relationship:

First Name: Middle Initial: Last Name: Sign

The time and date of your signature will be recorded and be made part of your completed MPN.

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MASTER PROMISSORY NOTE (MPN)

STEP 6:

Review your **Master Promissory Note**
by clicking on the blue letters

Upon review of the Master Promissory
Note, click **“submit”**

The screenshot shows a web interface for 'Personal References'. On the left, there is a 'Counseling' sidebar with 'View Previously Completed Counseling'. The main area has a 'Personal References' header with an 'Edit' button. Below this are two identical reference entries, each with fields for Last Name, Middle Initial, First Name, Address, City (Indiana), State (PA), Zip (15701), Country (US), Day Phone, and Relationship. Below the entries are input fields for First Name, Middle Initial, and Last Name, followed by a 'Sign' button. A message states: 'The time and date of your signature will be recorded and be made part of your completed MPN.' Below this, it says 'Your signature has been authenticated.' and 'You must review your Master Promissory Note (MPN) by clicking the Review Master Promissory Note link. Once you have reviewed your MPN, close the document. Then Click the "Submit" button to submit your Master Promissory Note.' At the bottom of this section are 'Cancel' and 'Submit' buttons. The footer contains links for FOIA, Privacy, Security, Notices, WhiteHouse.gov, USA.gov, and ED.gov.

MASTER PROMISSORY NOTE (MPN)

STEP 7:

THIS IS THE FINAL SCREEN.

If you want a copy of your MPN, click on the **“View PDF”** This gives you an option to save/print the MPN.

To exit the screen click **“Logout”**

Congratulations, you are done!!

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 'My Profile' section with a 'Logout' button. The main content area is titled 'Submit Master Promissory Note (STEP 4) - Review and Sign'. It displays the borrower's name and Social Security Number. A congratulatory message states: 'Congratulations! You have successfully submitted your MPN. You will receive a confirmation email shortly. The school 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. Click on the link below to save and/or print a copy of your completed MPN for your records.' A 'View PDF' link is provided. On the left side, there is a sidebar menu with categories: 'My Loan Documents' (Disclosure Statements, Completed MPNs, Completed PLUS Loan Requests, PLUS Correspondence, Completed Endorser Addenda), 'PLUS Loan Process' (Request PLUS Loan, Appeal Credit Decision, Endorse PLUS Loan, Print Endorser Addendum), 'Master Promissory Note' (Complete MPN, Print MPN), and 'Counseling' (Complete Entrance Counseling, View Previously Completed Counseling). Arrows from the text on the left point to the 'View PDF' link and the 'Logout' button.