

# HOW TO SIGN YOUR PROMISSORY NOTE FOR YOUR DIRECT SUBSIDIZED/UNSUBSIDIZED LOAN

If you have a Direct Subsidized/ Unsubsidized Loan make sure to sign your **Promissory Note**. Your promissory note is your agreement to pay back your student loan(s). If you do not complete the promissory note your loan funds will not disburse to your account. Therefore, delaying the payment of your tuition balance and/or potential refund. Once the note is signed it will be valid for a period of ten years.

To complete the Promissory note follow the steps below.

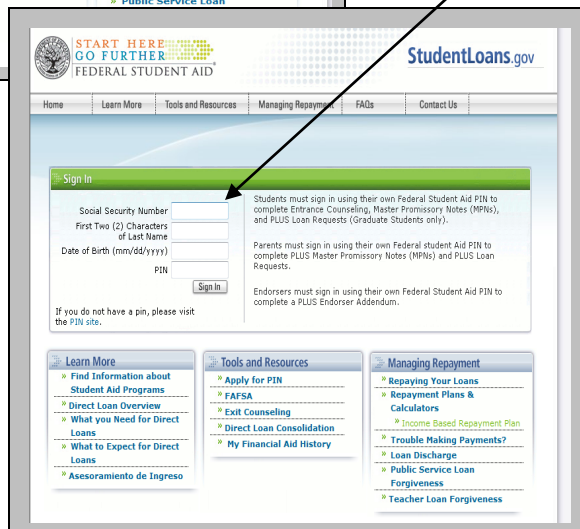
## Step 1



- Log on to [www.studentloans.gov](http://www.studentloans.gov)
- Click on the green “Sign In” link

- Fill in your  
\*SSN  
\*First 2 Characters of last name  
\*Date of birth  
\*PIN (this is the same PIN used to sign your FAFSA)

## Step 2



- Click “Submit”

## Financial Aid Office

### Step 3

**Click on the "Complete Master Promissory Note" link**

Click on the "Complete Master Promissory Note" link

Click on the "Subsidized/Unsubsidized" link

### Step 4

**Click on the "Subsidized/Unsubsidized" link**

### Step 5

**Provide your personal information**

**Select the following**

- \* School State: Pennsylvania
- \* School Name: West Chester University

**Click "Continue"**

Provide your personal information

Select the following

- \* School State: Pennsylvania
- \* School Name: West Chester University

Click "Continue"

## Financial Aid Office

### Step 6

**Submit Master Promissory Note (STEP 2) - Personal References**

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

Full Name: [Redacted] Social Security Number: [Redacted]

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

- References cannot share the same address or phone number
- References cannot have a non-U.S. address
- You must have known your reference for at least 3 years
- If you are a parent borrower, please do not list the student as a reference
- If the reference does not have a phone number, enter N/A

**Reference 1**

Last Name: [Redacted] Middle Initial: [Redacted] First Name: [Redacted]

Address (line 1): [Redacted] Address (line 2): [Redacted]

City: [Redacted] State: [Redacted] Zip: [Redacted]

Country: UNITED STATES Day Phone: [Redacted]

Relationship: [Redacted]

**Reference 2**

Last Name: [Redacted] Middle Initial: [Redacted] First Name: [Redacted]

Address (line 1): [Redacted] Address (line 2): [Redacted]

City: [Redacted] State: [Redacted] Zip: [Redacted]

Country: UNITED STATES Day Phone: [Redacted]

Relationship: [Redacted]

Cancel Continue

Provide 2 references with different addresses or phone numbers

Click "Continue"

Read each section of the Terms & Conditions by clicking on the plus symbol to expand each section

### Step 7

**START HERE GO FURTHER FEDERAL STUDENT AID** StudentLoans.gov

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

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

Full Name: [Redacted] Social Security Number: [Redacted]

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

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

SECTION D: PROMISE TO PAY

I promise to pay to ED all loan amounts disbursed under the terms of this MPN, plus interest and other charges and fees that may become due as provided in this MPN. I understand that more than one loan may be made to me under this MPN. I understand that by accepting any disbursement issued at any time under this MPN, I agree to repay the loan associated with that disbursement. I understand that, within certain time frames, I may cancel or reduce the amount of a loan by refusing to accept or by returning all or a portion of any disbursement that is issued. Unless I make interest payments, interest that ED charges on my loans during grace, in-school, deferment, forbearance, and other periods will be added to the principal balance of the loan as provided under the Act. If I do not make a payment on a loan made under this MPN when it is due, I will also pay reasonable collection costs, including but not limited to attorney's fees, court costs, and other fees. I will not sign this MPN before reading the entire MPN, even if I am told not to read it, or told that I am not required to read it. I am entitled to an exact copy of this MPN and the Borrower's Rights and Responsibilities Statement. My signature certifies that I have read, understand, and agree to the terms and conditions of this MPN, including the Borrower Request, Certifications, Authorizations, and Understanding in Section C, the Notice About Subsequent Loans Made Under this MPN in Section E, and the terms and conditions described in Section E of this MPN and in the Borrower's Rights and Responsibilities Statement.

**I UNDERSTAND THAT I MAY RECEIVE ONE OR MORE LOANS UNDER THIS MPN, AND THAT I MUST REPAY ALL LOANS THAT I RECEIVE UNDER THIS MPN.**

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. When you print off your completed MPN all sections print.**

**Please confirm that you have reviewed the terms and conditions.**

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

A green check mark will appear once every section has been expanded & read

Place a check mark to confirm you have read the Terms & Conditions

Click "Continue"

## Financial Aid Office

### Step 8

- Verify that the information you provided is correct & make any necessary changes

• Type your name & click "Sign"

### Step 9

- Click on the blue link "Review Master Promissory Note". This will open a new window with your Master Promissory Note

### Step 10

- After reviewing your Master Promissory Note, click the "Submit" button

- Congratulations! You have completed your Direct Subsidized/ Unsubsidized Promissory Note

- View & Print your Master Promissory Note by clicking on the "View PDF" link