

Stafford and PLUS Loan Master Promissory Note e-Signature Procedures

You must complete a Master Promissory Note (MPN) and sign it electronically online before you can receive Stafford student loans and/or parent PLUS loan funds. To complete your MPN, you will need:

- **PERSONAL IDENTIFICATION NUMBER (PIN).** This is the PIN issued to you by the US Department of Education. If you cannot locate your PIN or do not have one, go to www.pin.ed.gov to obtain one. The quickest method is to provide your e-mail address.
- **TWO REFERENCES.** Be prepared to provide two adult references with different addresses and telephone numbers.



**PLEASE READ AND FOLLOW THESE INSTRUCTIONS CAREFULLY
TO COMPLETE YOUR MPN ELECTRONICALLY**



- 1) Log onto <http://www.uheaa.org>.
- 2) Select “**Account Access.**”
- 3) Scroll down to the bottom of the page and select “**Continue to Account Access.**”
- 4) Create your login ID by selecting the “**Create an Account**” within the login window. Do not use any punctuation or symbols (./-,#) in your address information.
- 5) For student borrowers, please select “**Your Stafford MPN is available for completion or re-submission**” option.
- 6) For parent borrowers, please select the: “**Your PLUS Loan Application awaits completion**” option and proceed with entering the required information.
- 7) To complete the process, you must review your MPN and **obtain the transaction number.** Open and scroll through the MPN and make note of the transaction number located at the end of the document.
- 8) You will be asked to sign your MPN electronically with your US Department of Ed PIN number.
- 9) You are done with this form when you get a page that says “Congratulations.”
- 10) **Loan Counseling is required** of all student borrowers before funds can be disbursed. If you have not completed loan counseling, please do it now. Go to www.byui.edu/financialaid and then select “Loan Counseling” and then select “Entrance Counseling.”

THINGS TO REMEMBER:

- If needed, the Financial Aid Office has computers you can use to complete your MPN and loan counseling.
- Complete this step as quickly as possible to avoid delay of your loan.
- If you are attending one term only and receiving Stafford and/or PLUS Loan funds, the loan disbursement will be delivered in one installment.
- Be sure to read your MPN. This is a legal document.

Need Help? Technical assistance is available Monday – Friday 8 a.m. to 5 p.m. MST.
1-877-336-7378