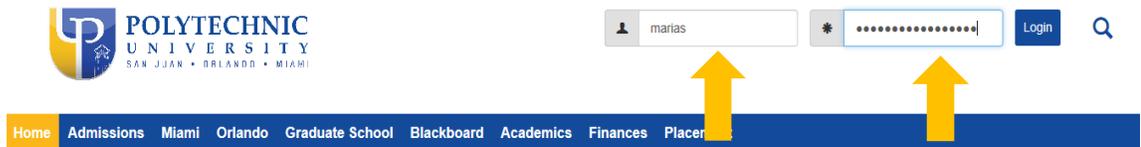


2021-2022 Federal Student Loan Application Guide

This guide provides information to help you complete required steps related with your Federal Student Loan application. In addition to submit your Student Loan request and related loan steps, you must submit a FAFSA form for the current academic year.

To start the Federal loan application process, go to <https://mypoly.pupr.edu/ics/>.

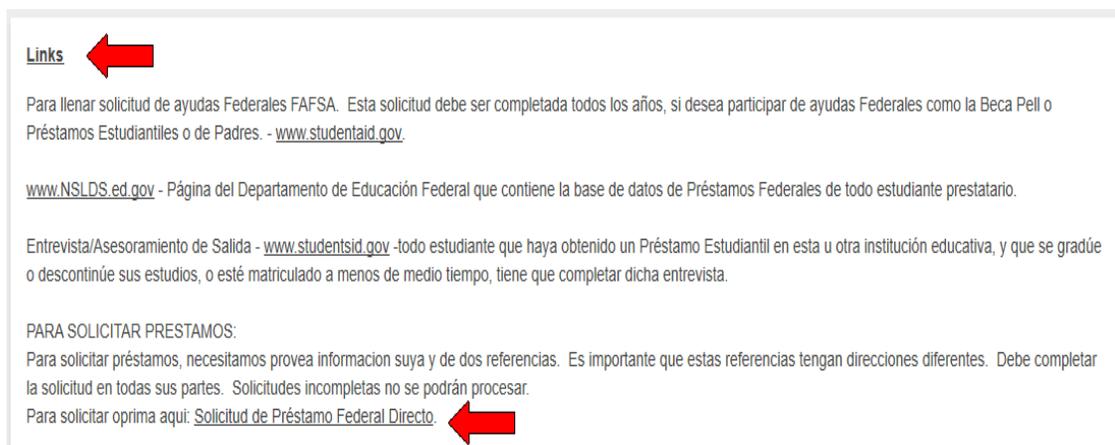
1. Enter your Username and Password in the **Login** fields.



2. Select the **Financial Aid** tab.



3. Go to the “**Links**” section and, at the end of the section, click on “**Solicitud de Préstamo Federal Directo**”.



4. Enter your Personal Information (Información Personal)
- Social Security number (Número de seguro social)
 - PUPR Student ID number (Número de estudiante)
 - Name (Nombre)
 - Last Names (Apellido)
 - Mobile Phone Number (Celular)
 - Home Phone Number (Teléfono)
 - Personal Email (email Personal)
 - Student Email (email PUPR)

Solicitud Prestamo Estudiantil Federal

Informacion personal

Número de seguro social:

123-45-6789

Número de estudiante:

12345

Nombre:

Mercedes

Apellidos:

Arias

Teléfono:

305-418-8000

Celular:

305-123-4567

email PUPR:

marias@pupr.edu

email Personal:

ejemplo@gmail.com

5. When completing the Mailing Address (Dirección postal) and the Home Address (Dirección Física) sections, make sure to provide all address elements (Street Number, Street Name, Building Number, Apartment Number, etc).

Dirección postal

Dirección postal:

8180 NW 36th Street

Dirección postal 2:

Suite 401

Ciudad:

Doral

Estado:

FL

Zona postal:

33166

Dirección física

Dirección física:

8180 NW 36th Street

Dirección física 2:

Suite 401

6. Complete your Loan Information (Información del préstamo).

- Student type (Tipo de estudiante): Select your program level - Associate Degree (Grado Asociado), Bachelor’s Degree (Bachillerato), Master’s Degree (Maestría) o Doctorate Degree (Doctorado).
- Loan term (Término del préstamo): Select the term(s) for which you are requesting your student loan. If you are requesting a student loan to cover all three terms of the academic year, select FA, WI y SP.
- Academic Year (Año Académico): 2122 (August 2021 to May 2022).
- Loan type: Select *New* (Nuevo), *Renewal* (Renovación) o *Increment* (Incremento) based on your situation.

Información del préstamo:

Las solicitudes de préstamos se solicitan para uno o más términos dentro de un año académico. No importa cuando usted comience y cuando solicite el préstamo, este vence al finalizar el término de SP de cada año y debe solicitarse anualmente.

Tipo de estudiante:

Termino del prestamo:

Año academico:

Tipo de prestamo:

Cantidad de prestamo subsidiado a solicitar:

Cantidad de prestamo no subsidiado a solicitar:

De no cualificar para una porción o a la totalidad del Préstamo Subsidiado, autorizo a la Universidad Politécnica de Puerto Rico a certificar dicha cantidad como Préstamo No Subsidiado.

For Subsidized and Unsubsidized loans, the maximum amount that you can request will be based on the total completed credits (earned credits) as of the end of May 2021.

Total Completed Credits	Academic Level	Loan Program	Loan Limits	
Undergraduate Program (Associate Degree / Bachelor’s)			Dependent Students	Independent Students
0 – 36	1	Subsidized	\$ 3,500	\$ 3,500
		Unsubsidized	\$ 2,000	\$ 6,000
37 – 72	2	Subsidized	\$ 4,500	\$ 4,500
		Unsubsidized	\$ 2,000	\$ 6,000
73 - 108	3	Subsidized	\$ 5,500	\$ 5,500
		Unsubsidized	\$ 2,000	\$ 7,000
109 or more	4 - 5	Subsidized	\$ 5,500	\$ 5,500
		Unsubsidized	\$ 2,000	\$ 7,000
Graduate Program (Master’s / Doctorate)		Unsubsidized		\$ 20,500

- Check this box If you would like to authorize Polytechnic University of Puerto Rico to process any requested Subsidized loan as Unsubsidized Loan if you are not eligible for the Subsidized Loan program.



De no cualificar para una porción o a la totalidad del Préstamo Subsidado, autorizo a la Universidad Politécnica de Puerto Rico a certificar dicha cantidad como Préstamo No Subsidado.

- Provide the contact information of two personal references (**Información de primera y segunda referencia**)

- References should not live with the student nor share the same address or phone numbers.** (See following example of references with different contact information).
- You can include references living in any state of the United States or in any U.S. territories.
- Incomplete requests will not be processed. Please, make sure you are providing complete and correct information.
 - Name: First and Last Names (Nombre - nombre y apellido)
 - Address (Dirección)
 - City, State and ZipCode (Ciudad, estado y código postal)
 - Phone Number (Número de teléfono)

★ Información de primera referencia		★ Información de segunda referencia	
Nombre: Ernesto	Apellidos: Castro	Nombre: Lourdes	Apellidos: Ramirez
Dirección postal: 456 Happy Lane	Dirección postal 2: 	Dirección postal: 123 Elm St	Dirección postal 2:
Ciudad: Doral	Estado: FL	Ciudad: Miami	Estado: Fl
Zona postal: 33172	Teléfono: 305-418-8707	Zona Postal: 33176	Teléfono: 305-418-8707

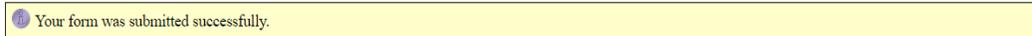
- After entering all required data, click on **“Solicitar Préstamo”** to send your loan request.

Zona Postal: Teléfono:



Copyright © 2020 [PUPR]. All rights reserved.

- After successfully submitting your loan request, you will get this message:

 Your form was submitted successfully.

- If you must correct or complete any missing field, you will get this error message. Correct or provide any missing information and click on **“Solicitar Préstamo”** again to send the request.

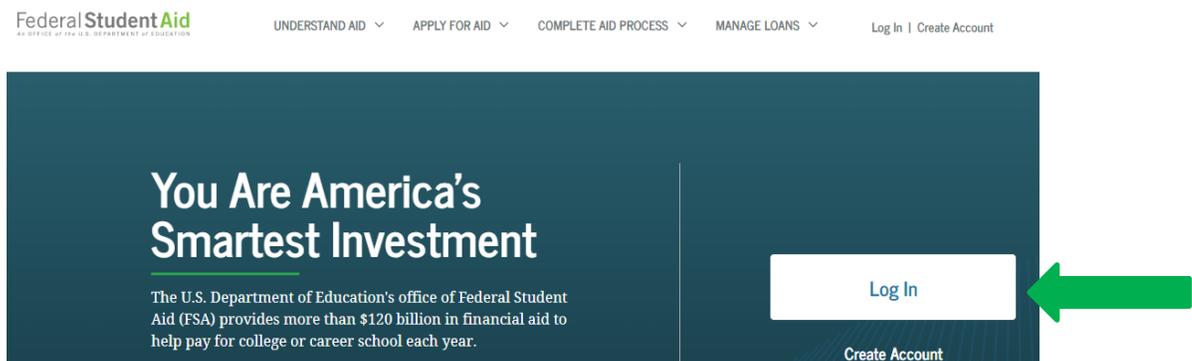
 **Errors**
 "celPhone" is a required field
 "emailPersonal" is a required field
 "physicalAddr" is a required field
 "physicalCity" is a required field
 "physicalState" is a required field
 "physicalZone" is a required field

2021-2022 Federal Student Loan Application Guide

After submitting your Federal Loan request, if you are applying for a Loan Renewal (Active regular students who received student loan during the 2020-2021 academic year), you have completed the loan application process. If you are applying for a New Loan (new students or readmission students), go to www.studentaid.gov. **Students applying for a New Loan must also complete an Entrance Counseling and a Master Promissory Note.** The Department of Education will not release your Federal Student Loan disbursement if you have not submitted a valid Entrance Counseling and Master Promissory Note for Polytechnic University of Puerto Rico. **PUPR students who have been out of college for more than one term, must submit a new Entrance Counseling.**

How to complete your Entrance Counseling, the Annual Loan Acknowledgment, and the Master Promissory Note

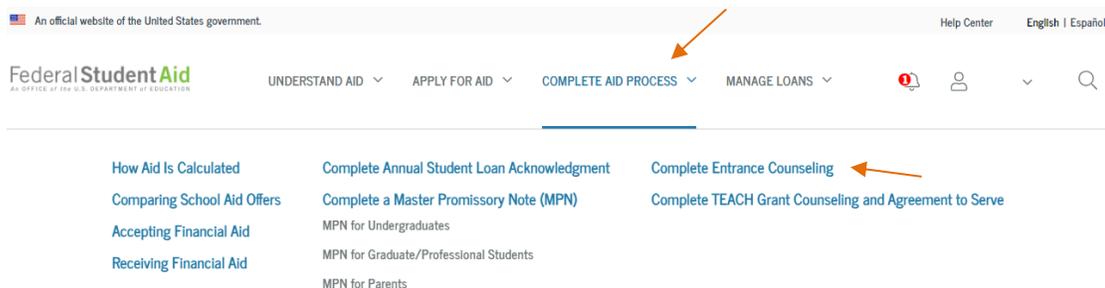
- Go to <https://studentaid.gov>.



- Select “**Log In**”. You will be required to enter your FSA ID Username and Password. *If you do not have an FSA ID, click on “Create Account”.*

Entrance Counseling

- Select “**COMPLETE AID PROCESS**”. Then, select “**Complete Entrance Counseling**”.



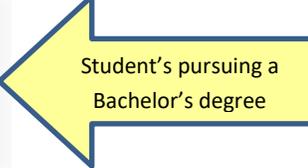
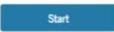
2021-2022 Federal Student Loan Application Guide

- Select **“Start”** based on your student type.

Select Your Student Status to Begin

Your school may have different entrance counseling requirements. Check with your school's financial aid office to be sure that the counseling on this Web site satisfies your school's entrance counseling requirements.

If your school requires you to complete and return a written entrance counseling document, download [Entrance Counseling PDF](#).

 <p>I am an Undergraduate Student ⓘ</p> <p>Entrance counseling for undergraduate students is required if you have not previously received a Direct Subsidized Loan or a Direct Unsubsidized Loan.</p> <p>You're an undergraduate student if you are enrolled in an undergraduate course of study that usually doesn't exceed four years and that leads to an undergraduate degree or certificate.</p>		 <p>Student's pursuing a Bachelor's degree</p>
 <p>I am a Graduate or Professional Student ⓘ</p> <p>Entrance counseling for graduate or professional students is required if you have not previously received a Direct Unsubsidized Loan or Direct PLUS Loan.</p> <p>You're a graduate or professional student if you are enrolled in a program or course above the bachelor's degree level (such as a master's degree or Ph.D. program) or who is enrolled in a program leading to a professional degree (for example, J.D. or M.D.).</p>		

- Read the information presented on this screen. Then, select **“Continue”**.

Entrance Counseling Overview | ⌚ 20 - 30 Minutes

Entrance Counseling is required for students who have not previously received a subsidized/unsubsidized loan or PLUS loan (graduate/professional students only) under the Direct Loan Program ⓘ or Federal Family Education Loan (FFEL) Program ⓘ.

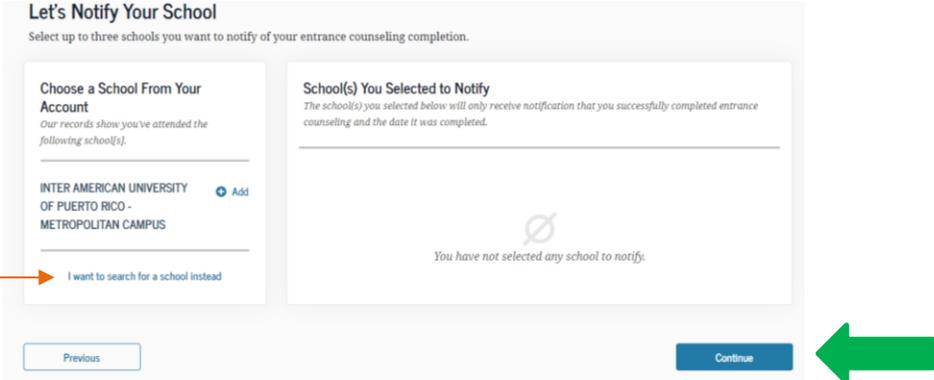
What You'll Learn and Do in Entrance Counseling

-  **Notify Your School**
Select the school(s) you'd like to notify of your counseling completion. If you'll be transferring schools, be sure to add those too.
-  **Learn What School Costs and How to Pay for It**
Understand what your education will cost and the options available to cover those costs, including borrowing federal student loans.
-  **Prepare for Successful Repayment**
Understand your repayment obligation and what it means to take out a federal student loan.
-  **Check Your Skills**
Review what you've learned with a few short knowledge checks.



- Select the school to notify of your counseling completion. You may click on “I want to search for a school instead”.



Let's Notify Your School
Select up to three schools you want to notify of your entrance counseling completion.

Choose a School From Your Account
Our records show you've attended the following school[s].

INTER AMERICAN UNIVERSITY OF PUERTO RICO - METROPOLITAN CAMPUS Add

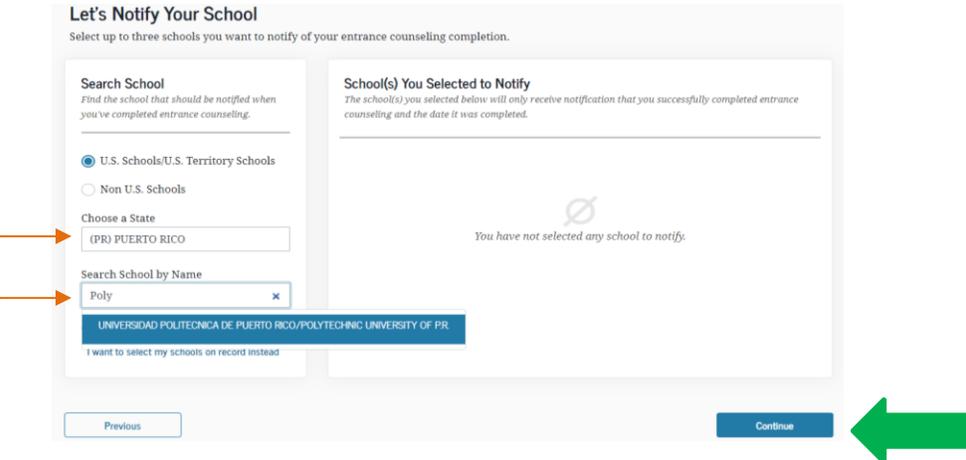
[I want to search for a school instead](#)

School(s) You Selected to Notify
The school(s) you selected below will only receive notification that you successfully completed entrance counseling and the date it was completed.

You have not selected any school to notify.

[Continue](#)

- **IMPORTANT:** When searching for the school, you must select **PUERTO RICO** in “Choose a State” and **UNIVERSIDAD POLITECNICA DE PUERTO RICO/POLYTECHNIC UNIVERSITY OF P.R.** in “Search by school by name”.



Let's Notify Your School
Select up to three schools you want to notify of your entrance counseling completion.

Search School
Find the school that should be notified when you've completed entrance counseling.

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

Choose a State
(PR) PUERTO RICO

Search School by Name
Poly

UNIVERSIDAD POLITECNICA DE PUERTO RICO/POLYTECHNIC UNIVERSITY OF P.R.

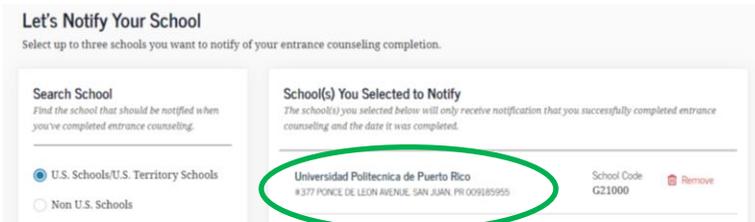
[I want to select my schools on record instead](#)

School(s) You Selected to Notify
The school(s) you selected below will only receive notification that you successfully completed entrance counseling and the date it was completed.

You have not selected any school to notify.

[Continue](#)

- Confirm that our Institution (Universidad Politecnica de Puerto Rico/Polytechnic University of Puerto Rico) was selected. Then, select “Continue”.



Let's Notify Your School
Select up to three schools you want to notify of your entrance counseling completion.

Search School
Find the school that should be notified when you've completed entrance counseling.

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

School(s) You Selected to Notify
The school(s) you selected below will only receive notification that you successfully completed entrance counseling and the date it was completed.

Universidad Politecnica de Puerto Rico #377 PONCE DE LEON AVENUE, SAN JUAN, PR 009185955	School Code G21000 Remove
---	---

- Your Entrance Counseling session starts on this page. The counseling includes five modules that will provide you information regarding the Federal Student Loan Programs. After each module, you will be presented a set of questions that you must answer.

Entrance Counseling Modules

Review what you'll learn in each module and select "Start" for the first module to begin.



Estimate the Cost of Your Education

Learn about direct and indirect costs, and how managing your education costs can ultimately reduce your student loan burden.



What's in this module?

1. What is the total cost of your program?
2. How your school's cost of attendance is calculated



Paying for Your Education

Learn the basics about financial aid, student loans, and what your options are.

What's in this module?

1. Sources of aid you don't have to repay
2. Loan basics
3. Types of student loans available

- At the end of the counseling, you can print or save the Counseling Summary. Select "**Submit**" to send the counseling.

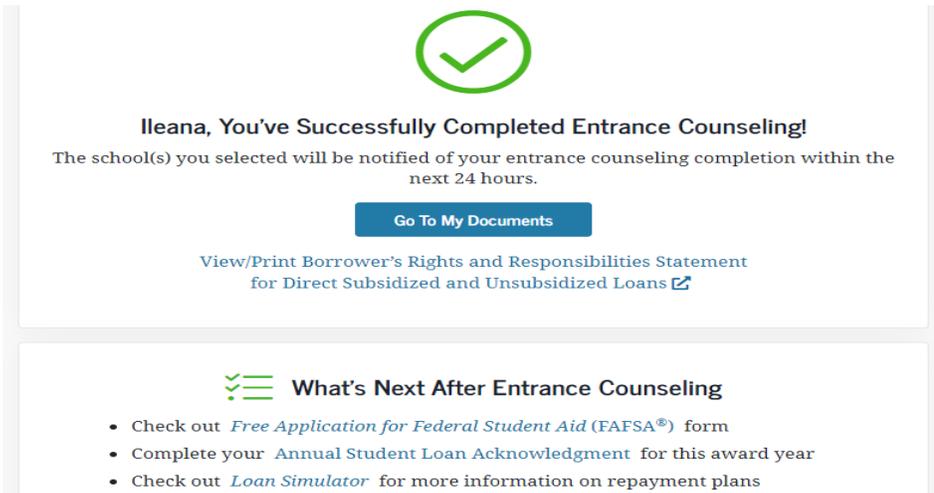
Summary of What You Learned Today During Your Entrance Counseling Session

By this point in entrance counseling, you should understand the impact your education costs can have on your financial future, and how you can manage your student loan debt. Don't hesitate to reach out to your servicer and/or school financial aid office if you need help once your loan is disbursed. You can also contact your servicer if you have questions about your aid offer.

The information below is calculated based on the school you chose in the beginning of the counseling, data from *College Scorecard*, and information we have on file. You can always refer to [Aid Summary](#) in your StudentAid.gov account for up-to-date information about your federal student loans.

 [Print or Download Summary of Entrance Counseling](#)

- After successfully submitting your counseling, this confirmation page will be displayed.





Ileana, You've Successfully Completed Entrance Counseling!

The school(s) you selected will be notified of your entrance counseling completion within the next 24 hours.

[Go To My Documents](#)

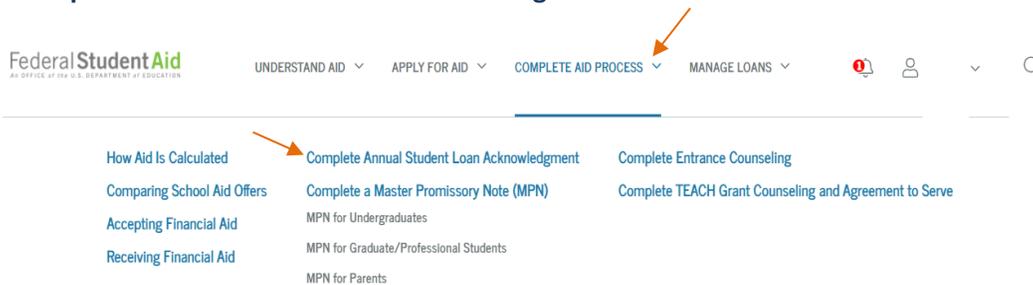
[View/Print Borrower's Rights and Responsibilities Statement for Direct Subsidized and Unsubsidized Loans](#)

 **What's Next After Entrance Counseling**

- Check out [Free Application for Federal Student Aid \(FAFSA®\)](#) form
- Complete your [Annual Student Loan Acknowledgment](#) for this award year
- Check out [Loan Simulator](#) for more information on repayment plans

Annual Loan Acknowledgment

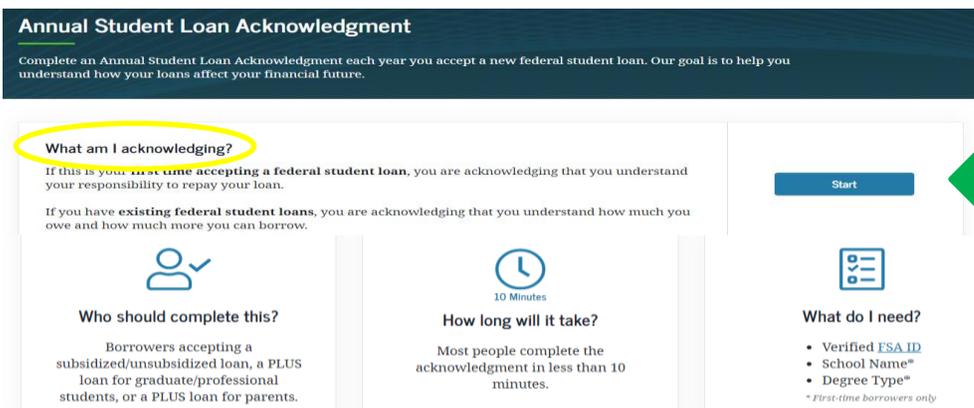
- To complete your annual loan acknowledgment select **“COMPLETE AID PROCESS”**. Then, select **“Complete Annual Student Loan Acknowledgment”**.



Federal Student Aid | UNDERSTAND AID | APPLY FOR AID | **COMPLETE AID PROCESS** | MANAGE LOANS

- How Aid Is Calculated
- Comparing School Aid Offers
- Accepting Financial Aid
- Receiving Financial Aid
- Complete Annual Student Loan Acknowledgment**
- Complete a Master Promissory Note (MPN)
 - MPN for Undergraduates
 - MPN for Graduate/Professional Students
 - MPN for Parents
- Complete Entrance Counseling
- Complete TEACH Grant Counseling and Agreement to Serve

- Read the explanation regarding what are you acknowledging by completing this process. Then, select **“Start”**.



Annual Student Loan Acknowledgment

Complete an Annual Student Loan Acknowledgment each year you accept a new federal student loan. Our goal is to help you understand how your loans affect your financial future.

What am I acknowledging?

If this is your **first time** accepting a federal student loan, you are acknowledging that you understand your responsibility to repay your loan.

If you have **existing federal student loans**, you are acknowledging that you understand how much you owe and how much more you can borrow.

[Start](#) 

Who should complete this?

Borrowers accepting a subsidized/unsubsidized loan, a PLUS loan for graduate/professional students, or a PLUS loan for parents.

How long will it take?

10 Minutes

Most people complete the acknowledgment in less than 10 minutes.

What do I need?

- Verified FSA ID
- School Name*
- Degree Type*

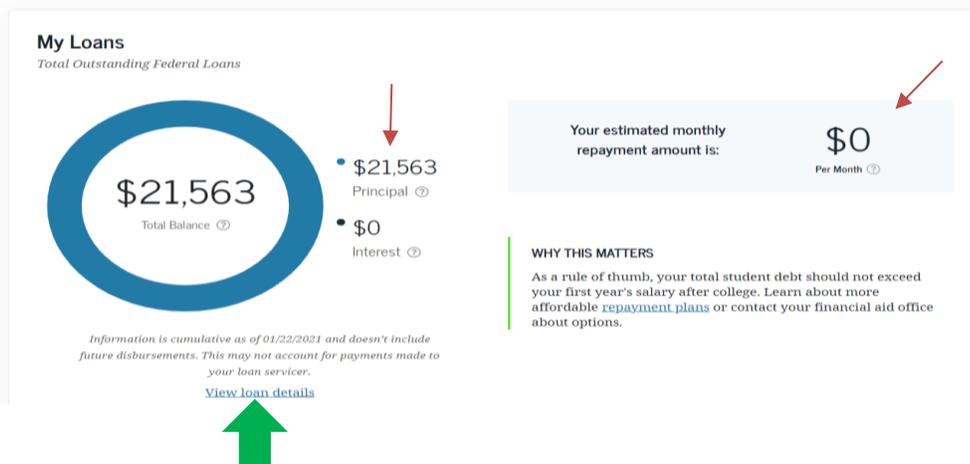
* First-time borrowers only

- The First section of the loan acknowledgment will display your federal student loans information as of today. To see details on your loans, select "**View loan details**".

Annual Student Loan Acknowledgment

Review the borrowing information and tips that follow and submit your acknowledgment at the bottom of this page.

Note: This is your loan information only; if you are a parent, your child has their own version of this page displaying their loans.



My Loans
Total Outstanding Federal Loans

\$21,563
Total Balance

- \$21,563 Principal
- \$0 Interest

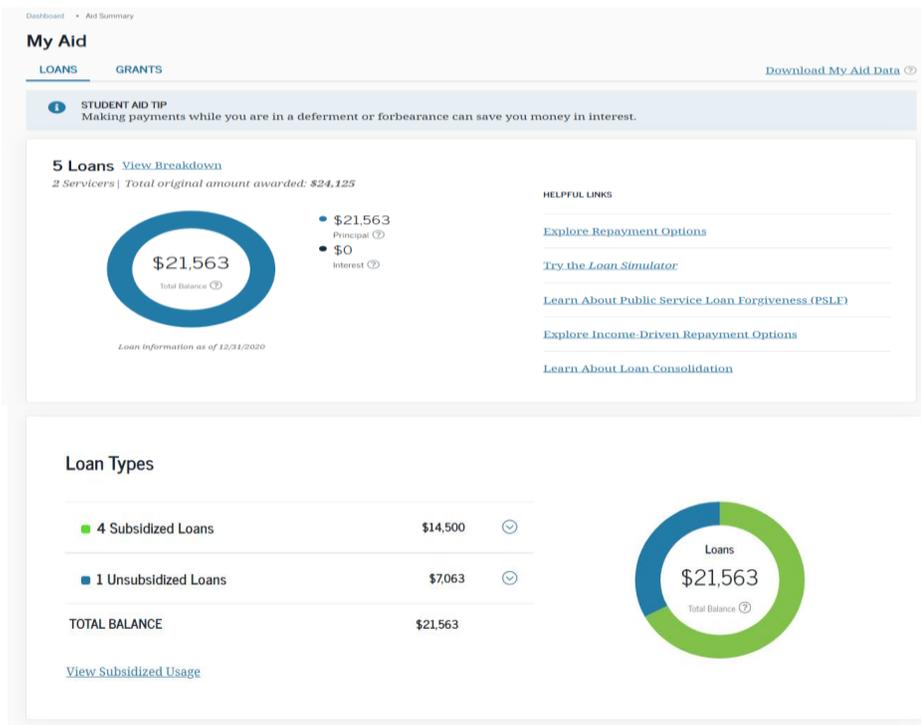
Your estimated monthly repayment amount is: **\$0** Per Month

WHY THIS MATTERS
As a rule of thumb, your total student debt should not exceed your first year's salary after college. Learn about more affordable [repayment plans](#) or contact your financial aid office about options.

Information is cumulative as of 01/22/2021 and doesn't include future disbursements. This may not account for payments made to your loan servicer.

[View loan details](#)

- The "View loan details" section includes information regarding total loans borrowed, loan types, your loan servicer contact information as well as your Lifetime Subsidized and Unsubsidized Loan limits.



Dashboard • Aid Summary

My Aid

LOANS GRANTS [Download My Aid Data](#)

STUDENT AID TIP
Making payments while you are in a deferment or forbearance can save you money in interest.

5 Loans [View Breakdown](#)
2 Servicers | Total original amount awarded: \$24,125

\$21,563
Total Balance

- \$21,563 Principal
- \$0 Interest

Loan information as of 12/31/2020

HELPFUL LINKS

- [Explore Repayment Options](#)
- [Try the Loan Simulator](#)
- [Learn About Public Service Loan Forgiveness \(PSLF\)](#)
- [Explore Income-Driven Repayment Options](#)
- [Learn About Loan Consolidation](#)

Loan Types

4 Subsidized Loans	\$14,500
1 Unsubsidized Loans	\$7,063
TOTAL BALANCE	\$21,563

[View Subsidized Usage](#)

2021-2022 Federal Student Loan Application Guide

Loan Breakdown

LOANS SERVICED BY

DEPT OF ED/FEDLOAN SERVICING(PHEAA) [View Loans](#)

TOTAL BALANCE: **\$21,563**

NEXT PAYMENT ON: **3/2/21** [Pay on Servicer Website](#)

LOANS SERVICED BY

AMERICAN EDUCATION SERVICES [View Loans](#)

TOTAL BALANCE: **\$0**

NEXT PAYMENT ON: **N/A**

Your Loan Servicer(s) ⓘ Your loan(s) serviced by the following student loan servicer. Servicers manage your payments and can answer questions related to your loan(s).

Dept Of Ed/fedloan Servicing(pheaa)

Dept Of Ed/fedloan Servicing(pheaa) accountinfo@myfedloan.org 800-699-2908

Lifetime Subsidized and Unsubsidized Loan Limits ⓘ [View Subsidized Usage](#)

Graduate

ⓘ Lifetime limits do not apply to PLUS loans. Your lifetime loan limits may be higher if you're a health profession student.

Based on the information we have, you may still be eligible to receive up to **\$116,937** in federal loans before reaching your lifetime loan limit.

Lifetime Loan Limit Tracker ⓘ

\$21,563 borrowed to date (16%) out of \$138,500 max

This is an estimate based on the information provided on your FAFSA® form and the most recent loan history we have on file. Please contact your school's financial aid office or your loan servicer for more details.

- After the student loan section, you will be able to see the total federal Pell Grants received.

7 Grants Disbursed to Date

7 Pell Grants ⓘ **\$21,079**

[View Grant Details](#)



\$21,079
Total Disbursed ⓘ

- Next section will show your Pell Lifetime Eligibility (PLEU) percentage used. The maximum time to receive Pell Grant is 600% (the equivalent to 6 six years if enrolled full time).

Pell Lifetime Eligibility Used ⓘ [Learn more about Pell Lifetime Eligibility](#)

7 Pell Grants Received

358.32% Used Out of 600%

The amount of Federal Pell Grant funds you may receive over your lifetime is limited by federal law to be the equivalent of six years of Pell Grant funding. Since the amount of a scheduled Pell Grant award you can receive each award year is equal to 100%, the six-year equivalent is 600%.

- Finally, you will see the acknowledge confirmation check box. By checking this box, you confirm that you have read and understand the federal student aid amounts by aid programs received until this moment. Then, click on **“SUBMIT”**.

Complete Your 2021-2022 Acknowledgment

I understand the amount of aid I have received.

[SUBMIT](#)

- After submitting your acknowledgment, you will receive confirmation that the process was successfully completed. You will also receive a confirmation email.



You successfully completed your 2021-2022 Acknowledgment

Thank you for acknowledging your aid options and responsibilities when borrowing money for school.

[Go to My Documents](#)

- Student requesting a federal student loan for the first time will be required to provide the School Name and Degree Type (eg. Bachelor’s Degree or Master’s Degree). Note: When searching for our School information, in the State field enter **“PUERTO RICO”** and in the School Name field enter **“UNIVERSIDAD POLITECNICA DE PUERTO RICO/POLYTECHNIC UNIVERSITY OF PUERTO RICO”**.

Think Ahead, Prepare for the Future

Estimate What You Will Owe and Earn

Explore your financial future, or your child’s future, using College Scorecard! Enter a school’s name and academic program (degree type and field of study) below to view cost and earnings data typical for students that complete that program at that school.

U.S. Schools/U.S. Territory Schools
 Non-U.S. Schools

State

School Name

Degree/Certificate

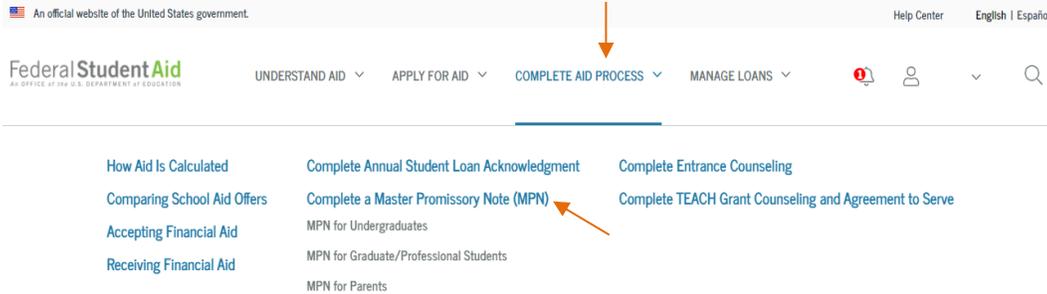
Field of Study - optional

[View Data](#)

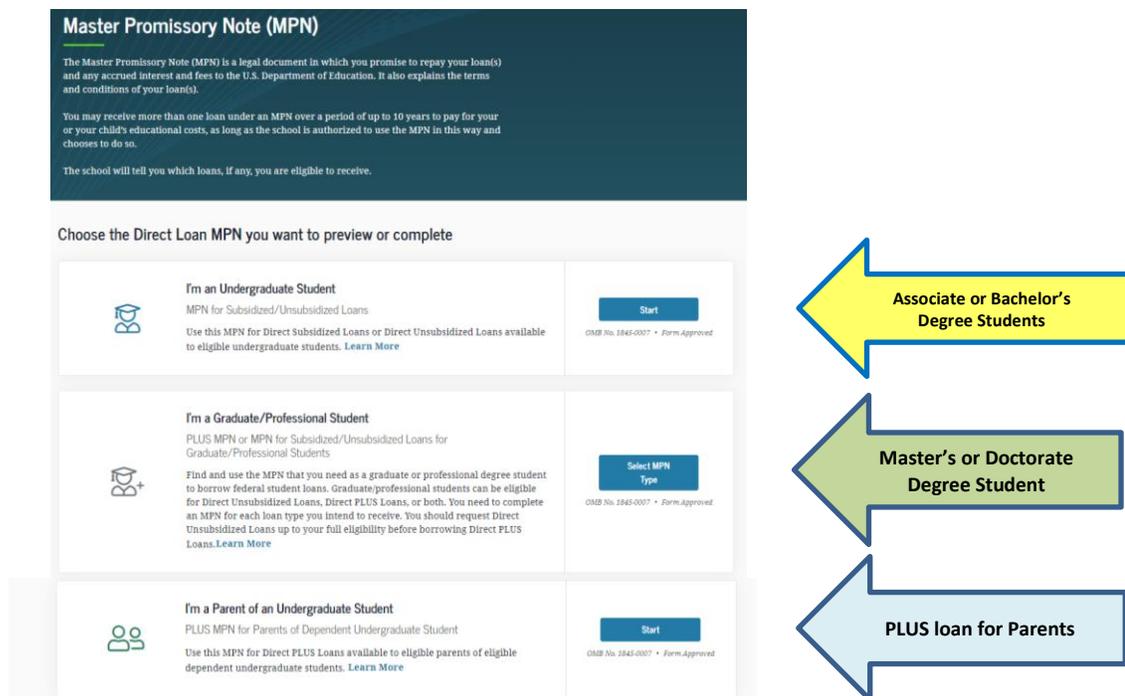
2021-2022 Federal Student Loan Application Guide

Master Promissory Note (MPN)

- To complete your Master Promissory Note, select **“COMPLETE AID PROCESS”** and then, select **“Complete a Master Promissory Note (MPN)”**.

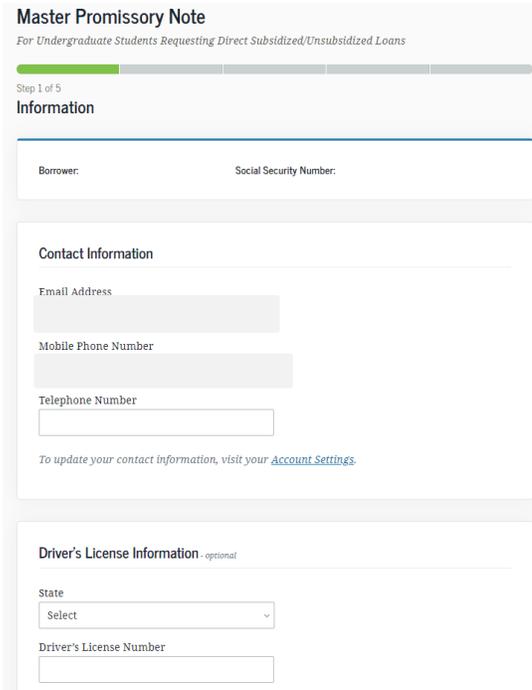


- Select the type of Master Promissory Note you are completing based on loan program you are requesting: Subsidized and Unsubsidized Loans (Undergraduate and Graduate Students), PLUS loans for Parents of Undergraduate students or PLUS loans for Graduate Students.



- Graduate students: After selecting your student type, you will be required to select your Loan Program. Select **“MPN for Subsidized and Unsubsidized Loans”**. If applying for a Graduate PLUS Loan (credit check required), select **“MPN for Direct PLUS Loan”**.

- The following screens are examples of the sections you are required to complete your Master Promissory Note for a Subsidized and Unsubsidized loan. To complete your MPN you must go through 5 steps.



Master Promissory Note
For Undergraduate Students Requesting Direct Subsidized/Unsubsidized Loans

Step 1 of 5

Information

Borrower: _____ Social Security Number: _____

Contact Information

Email Address: _____

Mobile Phone Number: _____

Telephone Number: _____

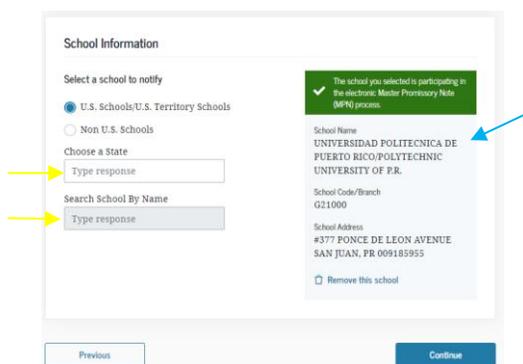
To update your contact information, visit your [Account Settings](#).

Driver's License Information - optional

State:

Driver's License Number: _____

- IMPORTANT:** When searching for your School Name, enter or select **PUERTO RICO** in “Choose a State” and **UNIVERSIDAD POLITECNICA DE PUERTO RICO/POLYTECHNIC UNIVERSITY OF P.R.** in “Search School Name”.



School Information

Select a school to notify

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

Non U.S. Schools

Choose a State

Search School By Name

The school you selected is participating in the electronic Master Promissory Note (MPN) process.

School Name
UNIVERSIDAD POLITECNICA DE PUERTO RICO/POLYTECHNIC UNIVERSITY OF P.R.

School Code/Branch
G21000

School Address
#377 PONCE DE LEON AVENUE
SAN JUAN, PR 009185955

Remove this school

- After confirming that you have selected the correct school (**UNIVERSIDAD POLITECNICA DE PUERTO RICO/POLYTECHNIC UNIVERSITY OF P.R.**), select “Continue”.

- On Step Two, you will be required to provide contact information for two personal references. References must meet the following requirements.

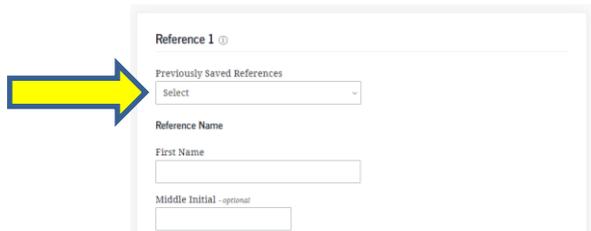
Reference Information

Enter the requested information for two persons with different U.S. addresses who do not live with you and who have known you for at least three years. The references should be people who will be able to help us contact you in the future if we are unable to reach you. References are only used for this purpose and are never required to repay your loan.

Please note the following information about your references:

- The first reference should be a parent or legal guardian.
- References must have different addresses and telephone numbers.
- References who live outside the United States are not acceptable.
- If the reference does not have a telephone number, or email address, or does not wish to provide an email address, enter N/A.
- Providing an email address for a reference is optional. If you provide an email address for a reference, we may use it to communicate with the reference.

- If you previously completed a Master Promissory Note, the system will allow you to select those references. After selecting the reference name, review the information to validate it is up to date.

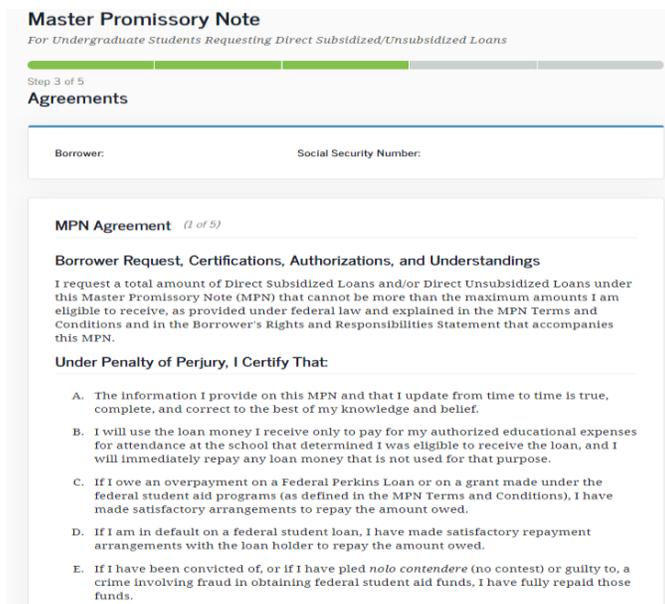


Reference 1 ⓘ

Previously Saved References
Select

Reference Name
First Name
Middle Initial - optional

- On Step Three, you will read the agreements through the Master Promissory Note. This step includes five sections.



Master Promissory Note
For Undergraduate Students Requesting Direct Subsidized/Unsubsidized Loans

Step 3 of 5

Agreements

Borrower: Social Security Number:

MPN Agreement (1 of 5)

Borrower Request, Certifications, Authorizations, and Understandings

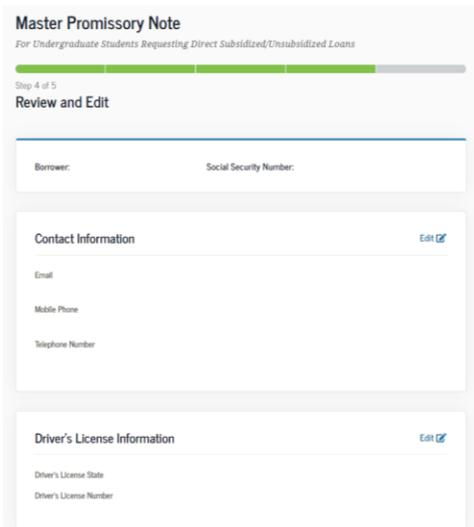
I request a total amount of Direct Subsidized Loans and/or Direct Unsubsidized Loans under this Master Promissory Note (MPN) that cannot be more than the maximum amounts I am eligible to receive, as provided under federal law and explained in the MPN Terms and Conditions and in the Borrower's Rights and Responsibilities Statement that accompanies this MPN.

Under Penalty of Perjury, I Certify That:

- The information I provide on this MPN and that I update from time to time is true, complete, and correct to the best of my knowledge and belief.
- I will use the loan money I receive only to pay for my authorized educational expenses for attendance at the school that determined I was eligible to receive the loan, and I will immediately repay any loan money that is not used for that purpose.
- If I owe an overpayment on a Federal Perkins Loan or on a grant made under the federal student aid programs (as defined in the MPN Terms and Conditions), I have made satisfactory arrangements to repay the amount owed.
- If I am in default on a federal student loan, I have made satisfactory repayment arrangements with the loan holder to repay the amount owed.
- If I have been convicted of, or if I have pled *nolo contendere* (no contest) or guilty to, a crime involving fraud in obtaining federal student aid funds, I have fully repaid those funds.

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- On Step Four, you will be able to review and update, if necessary, the submitted information.



Master Promissory Note
For Undergraduate Students Requesting Direct Subsidized/Unsubsidized Loans

Step 4 of 5
Review and Edit

Borrower: Social Security Number:

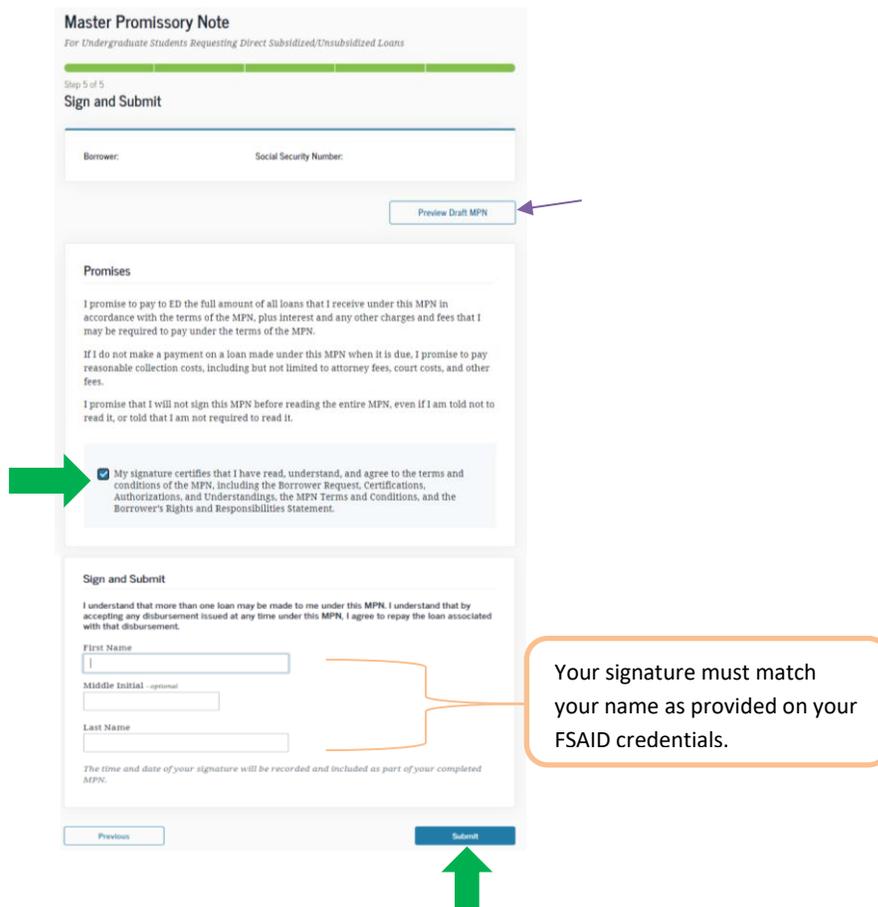
Contact Information [Edit](#)

Email
Mobile Phone
Telephone Number

Driver's License Information [Edit](#)

Driver's License State
Driver's License Number

- On the Fifth step, you will be able to submit your electronic signature as your promise to pay back your federal student loans.



Master Promissory Note
For Undergraduate Students Requesting Direct Subsidized/Unsubsidized Loans

Step 5 of 5
Sign and Submit

Borrower: Social Security Number:

[Preview Draft MPN](#)

Promises

I promise to pay to ED the full amount of all loans that I receive under this MPN in accordance with the terms of the MPN, plus interest and any other charges and fees that I may be required to pay under the terms of the MPN.

If I do not make a payment on a loan made under this MPN when it is due, I promise to pay reasonable collection costs, including but not limited to attorney fees, court costs, and other fees.

I promise that 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.

My signature certifies that I have read, understand, and agree to the terms and conditions of the MPN, including the Borrower Request, Certifications, Authorizations, and Understandings, the MPN Terms and Conditions, and the Borrower's Rights and Responsibilities Statement.

Sign and Submit

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.

First Name
Middle Initial - optional
Last Name

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

[Previous](#) [Submit](#)

Annotations:
- A purple arrow points to the "Preview Draft MPN" button.
- A green arrow points to the checked checkbox for the signature statement.
- An orange callout box points to the name fields with the text: "Your signature must match your name as provided on your FSAID credentials."
- A green arrow points to the "Submit" button.

- After submitting your Master Promissory Note, you will be able to save a copy or print it.

Evaluation of your Federal Student Loan Request

- ✓ *The Financial Aid Office will receive an electronic copy of your loan application and proceed to determine your eligibility. If your application is incomplete, we will contact you via your student email (lastname_SID#@students.pupr.edu). Important: Your loan application cannot be evaluated or processed if you have not been accepted as a regular student at PUPR.*
- ✓ *After your application is approved, you will receive your Student Aid Award Letter confirming the total amount approved and the estimated disbursement dates of your federal student loan.*
- ✓ *If your loan application is denied, you will receive written notice with the reasons for the denial.*

Do you need assistance? Contact your Financial Aid Officer: 📧 San Juan 📞 787-622-8000 ext. 249 📧 asistenciaeconomica@pupr.edu 📧 Miami 📞 305-418-8000 ext. 708 📧 marias@pupr.edu 📧 Orlando 📞 407-677-7000 ext. 806 📧 idadiaz@pupr.edu .