

iPROMise User Guide



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iPROMise

Campus Partners' *iPROMise* service supports customers during the financial aid process. This service allows schools to provide Campus Partners with a data file containing financial aid awards to existing and incoming students. (See Federal Perkins Award File Data – page 34)

Customers may elect to have Campus Partners notify their students when their award is ready for viewing. Their borrowers can be notified via e-mail or letter (a fee is charged to the customer). The text of the message appears below in a sample letter.

Date: 09/02/2004 09:32:43 AM EST

Subject: Your Perkins Loan

Dear Borrower:

Campus Partners has been notified of your Federal Perkins Loan award by (university name). Before (university name) can disburse the loan, you must complete Federal Entrance Counseling and a Loan Interview Questionnaire and sign your Master Promissory Note (MPN).

Campus Partners is pleased to make this process available to you as a convenient on-line service. To begin your session, please visit us at <http://ipromise.campuspartners.com>. By following the directions on this Web site, you will be able to become a registered user of our site and complete your Entrance Counseling session, your loan interview, and MPN. You can even e-sign your MPN using your FSA pin. If you have forgotten your FSA pin, you may access the federal student aid Web site at www.pin.ed.gov to obtain a duplicate pin number.

If you do not have access to our on-line service, please contact (your university) to set up an appointment to complete the Federal Perkins Entrance Counseling session, your Loan Interview, and your Master Promissory Note (MPN).

Congratulations on your Federal Perkins loan award and best of luck in your studies.

Sincerely,

Campus Partners

After notification, students can then access the *iPROMise* Web site, complete their Entrance Counseling session and Loan Interview, electronically sign the Master Promissory Note (MPN) or accept the Total Loan Indebtedness Disclosure if desired. Students who do not want to sign the MPN electronically can print their MPN from their computer or receive a printed copy of the MPN through mail.

iPROMise for Student and Borrower-Welcome

The student enters the Web site by selecting the ‘**Enter here**’ link under the **Students and Borrowers** section of the **Welcome to iPROMise** page.

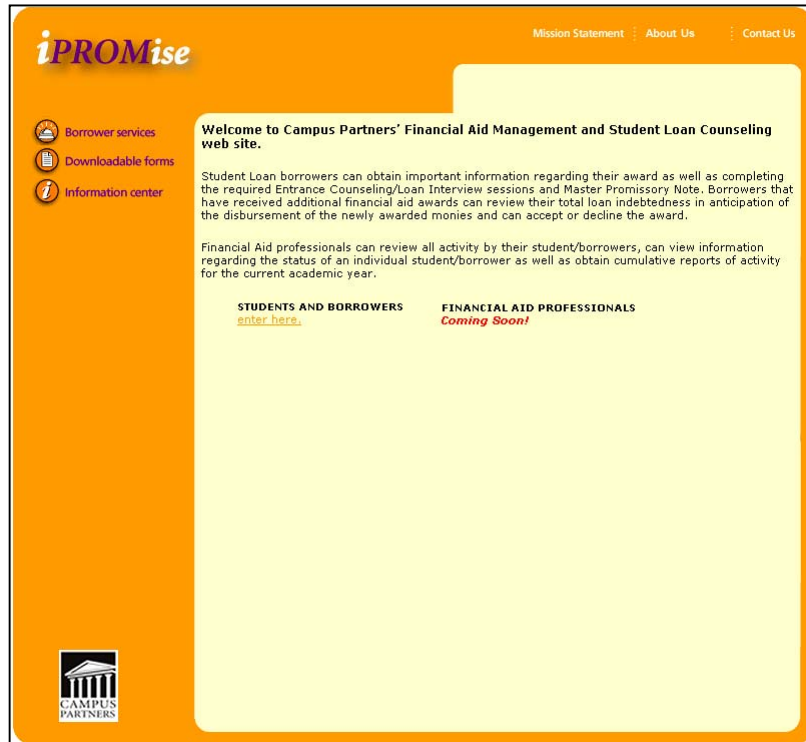


Figure 1. ipromise.campuspartners.com Welcome Page

The **Borrower services**, **Downloadable forms**, and **Information center** icons located to the left of this screen are links to the *mycampusloan.com* borrower Web site. Please refer to the Borrower Services User Guide for more information regarding the content of these icons.

First Time Federal Perkins Borrower Page

When a student/borrower has entered the iPROMise Web site, they will be asked to identify their school. First, they will select the state in which the school is located and then will be provided with a listing of schools within that state that currently participate in the Campus Partners' iPROMise program. States will be listed only if at least one school within the state currently participates in iPROMise.

In order to comply with specific requirements of the Electronic Signatures in Global National Commerce Act ("E-SIGN") (Public Law 106-229), the student will also be provided with the specific hardware and software requirements necessary to access and participate in electronic records. The student must affirm their equipment meets the minimum standards in order to proceed.

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Welcome to the Campus Partners **Federal Perkins Entrance Counseling** web-site!

FIRST TIME FEDERAL PERKINS BORROWERS

If you have been awarded a Federal Perkins loan for the first time and have been directed to this site for **Federal Perkins Entrance Counseling**, you should proceed to 'SELECT YOUR SCHOOL' below. If you have previously visited the site and successfully completed user registration, you may proceed directly to the Login page by clicking the 'SKIP TO LOGIN' link below. **

** Please do not go directly to Login if you have not already completed user registration and have been assigned a User ID and password.

[SKIP TO LOGIN](#)

SELECT YOUR SCHOOL

Please select the state and name of your school.

If your school is not listed, they have chosen not to participate in this service and you should contact your school.

--- Choose a US state ---
State

--- Choose a School ---
School

Browser/System Requirements

The Federal Perkins Entrance Counseling session requires the use of

- [Adobe Acrobat Reader 5.0 or higher](#)
- Internet Explorer 5.0 or higher
- Windows 98, ME, 2000, or XP
- Printer (only required if documents are to be printed locally)

☐ I certify that I have the required hardware and software as stated above.

INFORMATION YOU WILL NEED TO COMPLETE THE SESSION

- Your Social Security number
- Your driver's license number
- Name, address, and telephone number of your parents or guardian
- Name, address, and telephone numbers of two relatives other than your parents
- Name, address, and telephone numbers of two references, other than relatives, from your home locality
- Your FSA pin, if you wish to electronically sign your Master Promissory Note (MPN)




Figure 2 - First Time Federal Perkins Borrower Page

If a borrower/student has previously registered, then the “**skip to LOGIN**” link may be selected. (See page 29.)

If the borrower selects **Continue** after choosing their state and school and affirming that their hardware and software can support iPROMise, the **Borrower/Student Registration** page appear. If **Exit** is selected, the borrower/student will be returned to the **Welcome Page**.

Borrower/Student Registration

This page prompts the borrower/student to provide their required Social Security Number, the first three letters of their last name, and their date of birth.

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Registration

If you have previously visited this site and are a registered user, you may proceed directly to [LOGIN](#).

If you have not yet registered with us, please complete the simple registration process below.

In order to activate your Award file and begin your Loan Interview session, please provide the following information:

Social Security #

First 3 letters Of your Last Name

Date of Birth Month Day Year




Figure 3 - Borrower Registration for iPROMise

Based on the information provided, the student's award information will be located and the **Borrower/Student Identity Verification** page will be presented when the borrower/student selects the **Submit** button.

When **Exit** is selected, the **First Time Federal Perkins Borrower Page** will appear.

The **LOGIN** link located on this page may be used to proceed directly to **LOGIN**. (See page 29.)

Registration – Borrower/Student Identity Verification

The screenshot shows the iPROMise website interface. The header includes the iPROMise logo and links for Mission Statement, About Us, and Contact Us. A left sidebar contains links for Borrower services, Downloadable forms, and Information center. The main content area is titled 'Registration' and contains the following text: 'Using the personal information that you provided, the following award has been located.' Below this, the 'Student' information is listed: BORROWER, SAMPLE, 2401 REYNOLDA ROAD, SUITE 202, WINSTON-SALEM NC 271052401. The 'Educational Institution' is listed as: Sample University, 10 Sample Drive, Student, NC 10001. There are two radio buttons for certification: 'I certify that the information provided above is correct. *' and 'This is not my information'. A paragraph explains that a User ID and Password will be created, and users should retain them. It also mentions a 'Get My User ID/Password' feature. Below this is a 'QUESTION' section with a dropdown menu showing 'What is your favorite food?'. An 'ANSWER' section has a text input field. At the bottom are 'Submit' and 'Exit' buttons. The Campus Partners logo is in the bottom left corner.

Figure 4 - Borrower/Student Identity Verification

The borrower/student must confirm their identity, select a secret question, and supply the answer.

The screenshot shows a dropdown menu with the following options: 'What is your favorite food?', 'What is your pets name?', and 'In what city were you born?'. The first option, 'What is your favorite food?', is currently selected and highlighted in green.

Figure 5 - Secret Question Choices

When each item is completed and **Submit** is selected, the registration information will be processed. A user ID and Password will be created and provided on the **Registration Confirmation** page.

If the Borrower/Student selects **‘This is not my information’** from the **Borrower/Student Identity Verification** page, then a pop-up box (illustrated below) will be displayed. If **OK** is selected the borrower/student will be redirected to the **Registration Page** to re-enter his or her information and to try again.

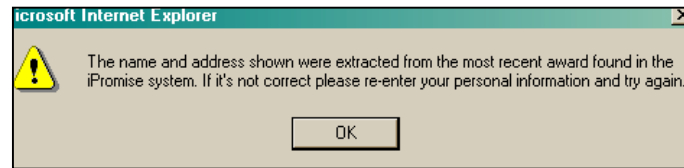


Figure 6 - Warning Message

Registration Confirmation Page

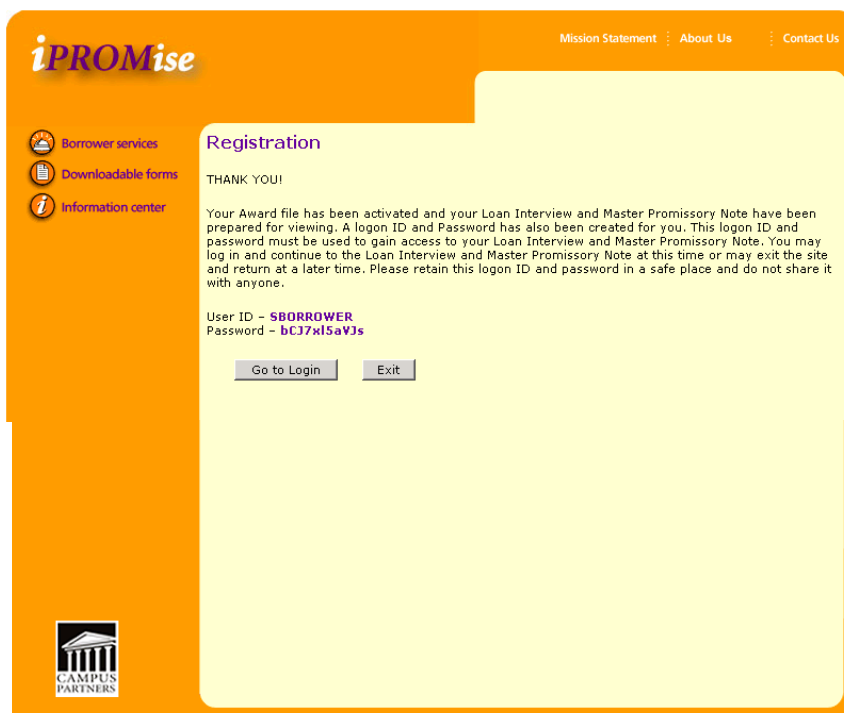


Figure 7 - Registration Confirmation

At this point, the student/borrower has become a registered user of **iPROMise**. The borrower/student should click **‘Go to Login’** at this time. After log in, the borrower/student will be presented with the **Home Page** that displays a link to their **Entrance Counseling** and **Loan Interview**, which must be completed before the **MPN** or **Truth-In-Lending Disclosure** will be presented.

Alternatively, they may **EXIT** at this time, return to the site later to login and complete the Entrance Counseling session.

iPROMise Login

The student/borrower will use the User ID and Password created at registration to:

- log in to *iPROMise*,
- complete their Loan Interview,
- sign the MPN, and
- view/print the Truth-in-Lending/TLID document and MPN.

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Login

Within the secured area of this web-site, you will be able to view, print and electronically sign documents related to your student loan. Once you login, you will be presented with information regarding the status of your required documents. You may view and update open sessions and may view and print completed documents.

User ID

Password

[Get My User ID/Password](#)





Figure 8 - *iPROMise* Login

Invalid Login Message

If the User ID or Password entered is invalid, the following message will be displayed.



The screenshot shows the iPROMise login interface. At the top, there is a navigation bar with links for Mission Statement, About Us, and Contact Us. On the left, there is a sidebar with icons for Borrower services, Downloadable forms, and Information center. The main content area has a yellow background and displays a red error message: "You have entered an invalid user ID and/or password. Please try again." Below the message, the "Login" section is visible, including a description of the secured area, input fields for User ID (containing "iborrower") and Password (containing "*****"), and "Login" and "Exit" buttons. A link for "Get My User ID/Password" is also present at the bottom of the login section.

Figure 9 - Invalid Login

The student/borrower should re-enter their User ID and/or password and try again. If they have forgotten either their User ID or Password, they should click the **'Get My User ID/Password'** link.

Get My User ID/Password

The **Get My User ID/Password** option allows the student/borrower who has forgotten either required element to obtain both the ID and Password by providing the same identifier information as they originally supplied when registering for *iPROMise*.



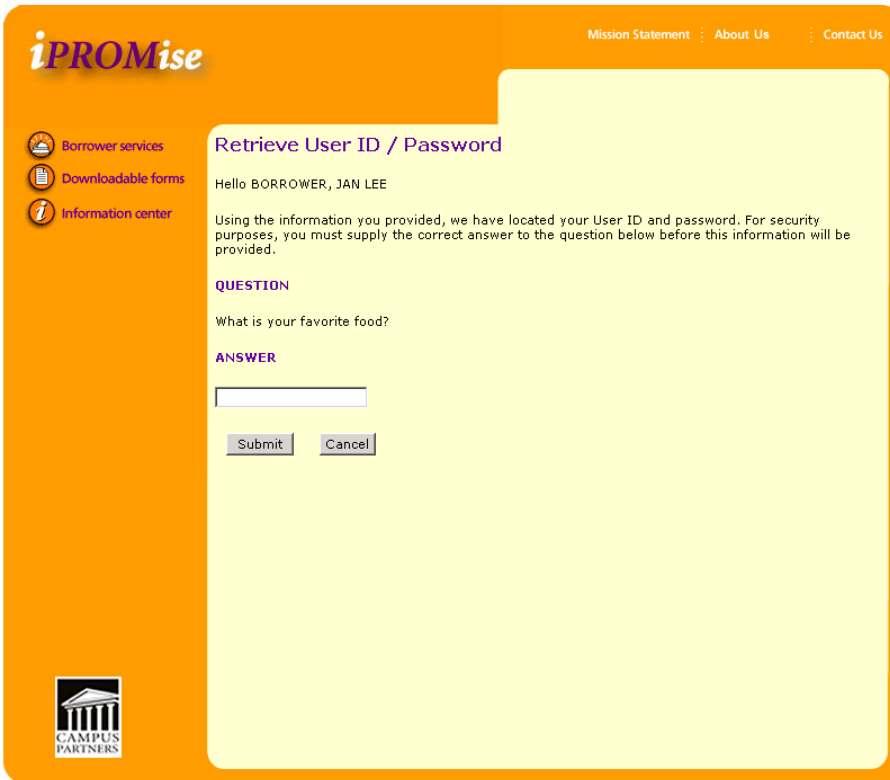
The screenshot shows the iPROMise website interface. The header includes the iPROMise logo and links for Mission Statement, About Us, and Contact Us. A left sidebar contains links for Borrower services, Downloadable forms, and Information center. The main content area is titled 'Retrieve User ID / Password' and contains a form with the following fields: Social Security # (text input), First 3 letters Of your Last Name (text input), and Date of Birth (Month, Day, and Year dropdown menus). Below the form are 'Submit' and 'Cancel' buttons. A 'CAMPUS PARTNERS' logo is visible in the bottom left corner of the page.

Figure 10 - Retrieve User ID and Password

If incorrect information is entered, then the message '**Student record not found. Please try again.**' will be displayed.

Retrieve ID and Password-Security Question

Based on the information entered, the database will be searched, and if a matching record is found, the following Web page will be returned.



The screenshot shows a web page with an orange header and sidebar. The header contains the iPROMise logo and links for Mission Statement, About Us, and Contact Us. The sidebar lists Borrower services, Downloadable forms, and Information center. The main content area is titled 'Retrieve User ID / Password' and displays a personalized message to 'BORROWER, JAN LEE'. It explains that the user ID and password have been located and that a security question must be answered. The question is 'What is your favorite food?'. Below the question is an input field for the answer, followed by 'Submit' and 'Cancel' buttons. The Campus Partners logo is in the bottom left corner.

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Retrieve User ID / Password

Hello BORROWER, JAN LEE

Using the information you provided, we have located your User ID and password. For security purposes, you must supply the correct answer to the question below before this information will be provided.

QUESTION

What is your favorite food?

ANSWER

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Figure 11 - Security Question Display

Secret Question

The secret question chosen by the student during registration will be presented. The student must answer the question correctly to receive their ID and Password. The answer field is not case sensitive. If the correct response is provided, the User ID and Password will be presented.



Figure 12 - ID and Password Displayed

If **Go To Login** is clicked, the student will be required to re-enter his or her password only--the User ID should be pre-filled. If the **Exit** button is selected the **Welcome to iPROMise** page will appear.

Welcome Page (Home page)

The borrower/student will be required to complete each section of the loan counseling session in the order shown on the **Welcome Page** (referred to as Home Page from this point on). Each section of the Home Page is described below.

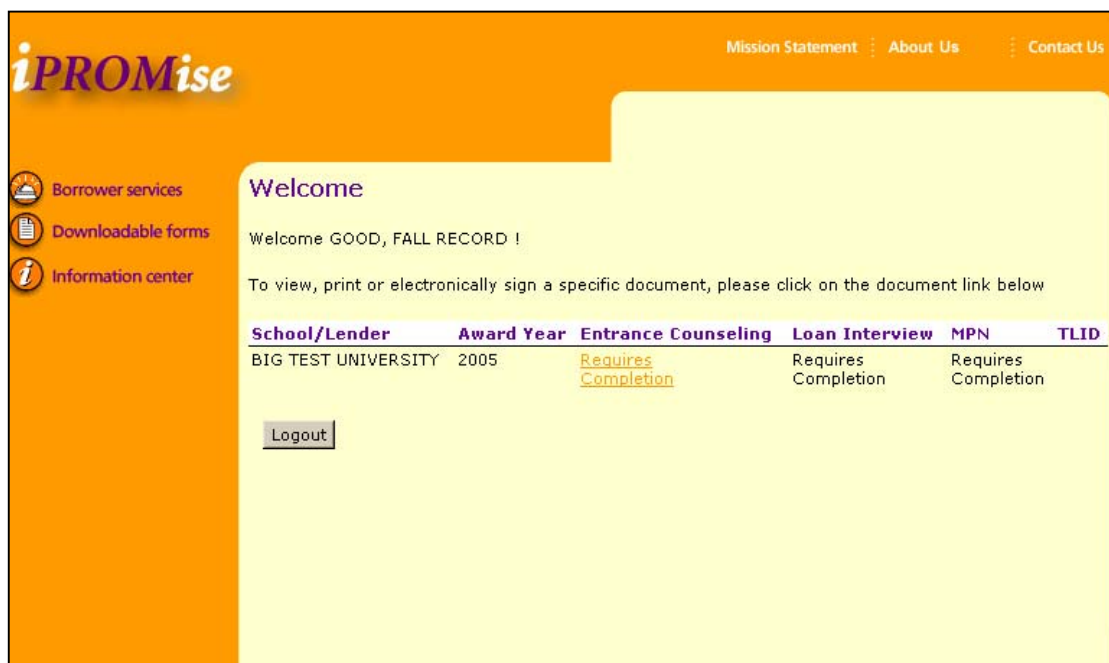


Figure 13 – Welcome Page (Home Page)

Entrance Counseling

To start this section the borrower/student should click on the '**Requires Completion**' link from the home page.

Entrance Counseling

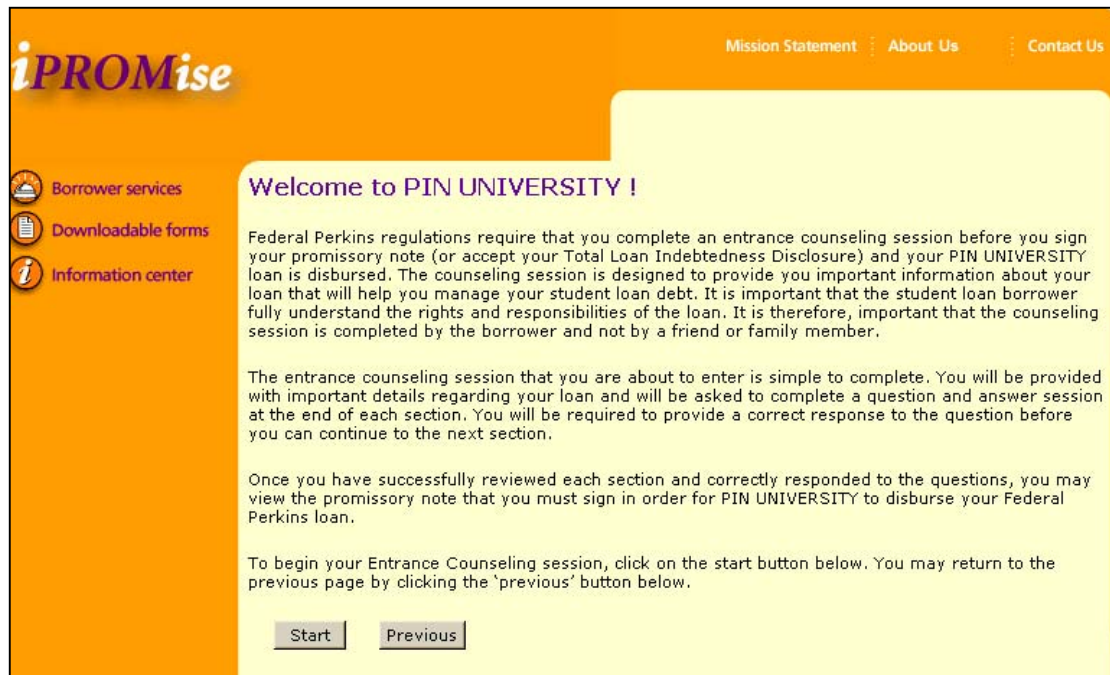


Figure 14 - Entrance Counseling-Welcome to Any University

Entrance Counseling-Questions and Answers

Entrance counseling consists of seven sections of text followed immediately by a multiple-choice question/answer. After reading the question the student should select his or her answer and click the **Submit your answer** button at the bottom of the page. Students/Borrowers must answer each question correctly in order to proceed to the next question and ultimately complete this portion of the counseling session. An example of the text and question/answer is illustrated below.

Example of Question and Answer page

The screenshot shows the iPROMise website interface. The header includes the iPROMise logo and navigation links: Mission Statement, About Us, and Contact Us. A left sidebar contains icons for Borrower services, Downloadable forms, and Information center. The main content area is titled "STEP 1 - FSA-PIN University - FEDERAL PERKINS LOAN ENTRANCE COUNSELING" and "SECTION 1 - The Federal Perkins Loan". It asks "What is a Federal Perkins Loan?" and provides a paragraph of text followed by a bulleted list of facts. Below this is "SECTION 1 - QUESTION & ANSWER" with a question "1) My Federal Perkins loan:" and four radio button options. At the bottom are "Submit Your Answer" and "Exit" buttons. A Campus Partners logo is in the bottom left corner.

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STEP 1 - FSA-PIN University - FEDERAL PERKINS LOAN ENTRANCE COUNSELING

SECTION 1 - The Federal Perkins Loan

What is a Federal Perkins Loan?

The Federal Perkins loan program provides financial assistance for both undergraduate and graduate students that have demonstrated exceptional financial need. The Federal Perkins loan fund is made up of both government funds and contributions to the fund made by the school. The school makes the loan to the student borrower and is therefore the *Lender*. Federal Perkins loans are repaid to the school (lender).

- The interest rate is currently 5% - fixed
- Interest does not accrue during periods of qualified enrollment, the grace period, or during approved deferment periods
- The loan may only be used for educational expenses
- Interest begins to accrue and repayment begins nine months after your enrollment ends or drops to less than half-time
- Minimum monthly payments are \$40.
- The maximum repayment term for a Federal Perkins loan is ten years. Therefore, the minimum monthly payment amount can be more than \$40 for larger loan amounts.

SECTION 1 - QUESTION & ANSWER

1) My Federal Perkins loan:

☐ a. Can be used to purchase clothing

☐ b. Has an interest rate of 5%

☐ c. Requires that I sign a Master Promissory Note

☐ d. Both b & c

Submit Your Answer Exit

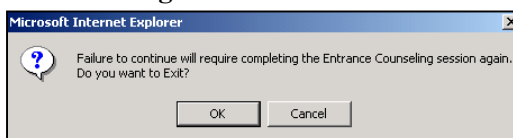
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Figure 15 - Entrance Counseling Question and

Answer Displayed

If the student selects the **Exit** button located at the bottom of this screen, at any time during this section the following warning message will be displayed.

Figure 16 - Informational Message



OK – Will return the student to the home page and **NO** information will be saved for the Entrance Counseling portion. The section will be marked with Requires Completion.

Cancel – Will cancel the exit request and allow the student to stay on the page.

Incorrect Responses

An incorrect response to a question will result in a message at the top of the current page as shown below. The user will have an opportunity to correct their response and continue.

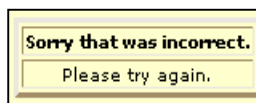


Figure 17 - Incorrect Response Message

Correct Responses

When the student has correctly responded to all questions, the Entrance Counseling session is completed. The student receives a **CONGRATULATIONS** page.

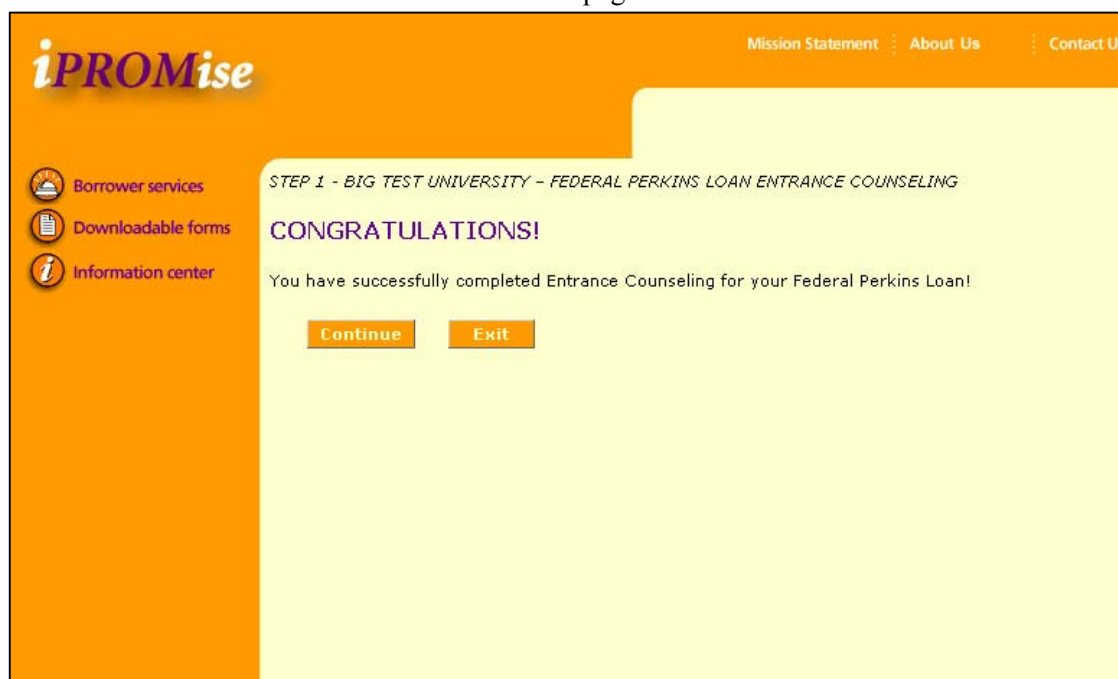


Figure 18 -Entrance Counseling -Congratulations page

Clicking the **Continue** button will take the student back to the **Home Page** where the **Entrance Counseling** section will be marked as "Completed." Clicking the **Exit** button will display a message.

Loan Interview

From the home page the borrower should select **Requires Completion** located under **Loan Interview**.

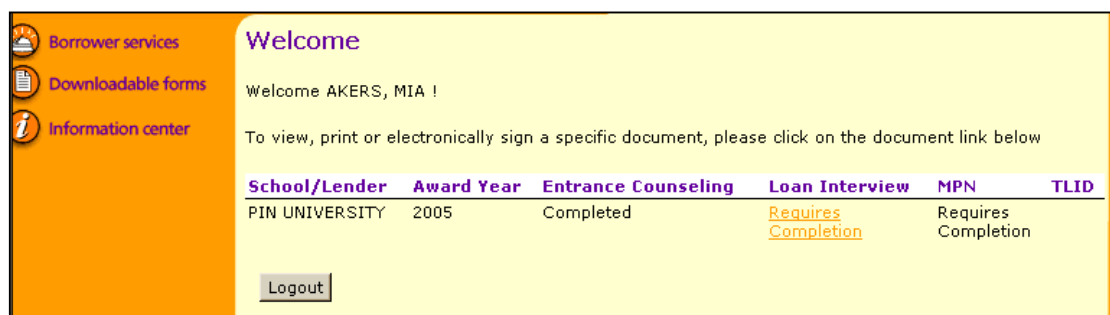


Figure 19 - Home Page-Entrance Counseling Completed

The **Loan Interview** page will appear.

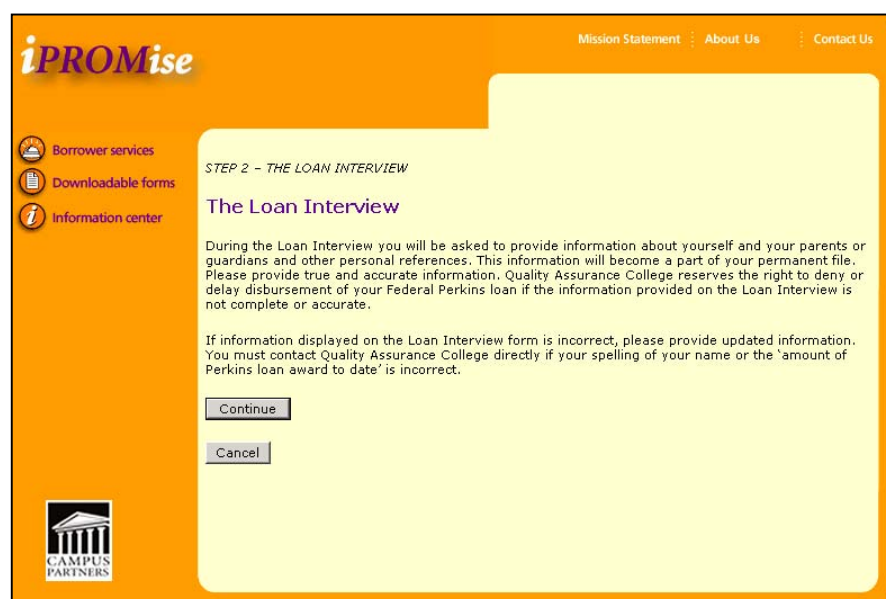


Figure 20 - Loan Interview page

Clicking the **Cancel** button will return the student to the Home Page. Choosing **Continue** will display page one of the **Loan Interview** data fields.

Loan Interview – Page 1

Figure 21 - Loan Interview (page 1)

Data fields included on this page:

- **Name**
- **SSN**
- **Major ***
- **Local Address *** - Includes Address Line 1 and 2, City, State, Zip Code, Phone number, and Cell Phone Number
- **Permanent Address (*if different)-** Includes Address Line 1 and 2, City, State, Zip Code, and Phone Number
- **E-Mail Address**
- **Student ID**
- **Expected Grad Date**
- **Driver's License Number**
- **State of Issue of DL**
- **Date of Birth**

*Indicates Required Field (must be populated before going to the next page)

Bold items are pre-populated from the Award File if provided.

Clicking the **Back** or **Cancel** button will return the student to the home page and **NO** information will be saved. The **Continue** button will display page 2 of the Loan Interview.

Loan Interview – Page 2

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STEP 2 - THE LOAN INTERVIEW
The Loan Interview

* - indicates required field

***Plans for Two Years Beyond Graduation**

Employer's Name: _____ Fraternity or Sorority _____
Street _____
City _____ State _____ Zip Code _____
Phone No. _____
() -

Spouse's Name: _____ Spouse's Employer: _____
Spouse's Social Security No. _____ Street _____
(Ex: 123456789)
Spouse's Work Phone No. _____ City _____ State _____ Zip Code _____
() -

Continue Back Cancel

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Figure 22 - Loan Interview (Page 2)

Data fields included on this page:

- Plans for Two Years Beyond Graduation *
- Employer's Name
- Employer's Street Address, City, State, Zip Code, and Phone Number
- Fraternity or Sorority
- Spouse's Name
- Spouse's SSN
- Spouse's Employer, Street Address, City, State, Zip Code, and Work Phone Number

*Indicates Required Field (must be populated before going to the next page)

Clicking the **Back** or **Cancel** button will return the student to the **Home Page** and **NO** information will be saved. The **Continue** button will display page 3 of the Loan Interview.

Loan Interview – Page 3

Figure 23 - Loan Interview (Page 3)

Data fields included on this page:

- Banks*
- City, State, and Zip Code*
- Account No.
- Father, Stepfather, or Guardian Name
- Father, Stepfather, or Guardian Address (Line 1 and 2), City, State, Zip Code, Phone Number, and Employer
- **Mother, Stepmother, or Guardian Name**
- Mother, Stepmother, or Guardian Address (Line 1 and 2), City, State, Zip Code, Phone Number, and Employer
- *Indicates Required Field (must be populated before going to the next page)

Clicking the **Back** or **Cancel** button will return the student to the Home Page and **NO** information will be saved. The **Continue** button will display page 4 of the Loan Interview.

Loan Interview – Page 4

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STEP 2 – THE LOAN INTERVIEW

The Loan Interview

* - indicates required field

TWO REFERENCES FROM HOME LOCALITY OTHER THAN RELATIVES OR STUDENTS

***1. Name**
 *Address 1
 *Address 2
 *City *State *Zip Code
 *Phone No.
 () -

***2. Name**
 *Address 1
 *Address 2
 *City *State *Zip Code
 *Phone No.
 () -

Employer
 Address 1
 Address 2
 City State Zip Code
 Phone No.
 () -

TWO RELATIVES OTHER THAN PARENTS WHO WILL ALWAYS KNOW YOUR ADDRESS

***1. Name**
 Address 1
 Address 2
 City State Zip Code
 Phone No.
 () -

***2. Name**
 Address 1
 Address 2
 City State Zip Code
 Phone No.
 () -

Employer
 Address 1
 Address 2
 City State Zip Code
 Phone No.
 () -

TWO RELATIVES OTHER THAN PARENTS WHO WILL ALWAYS KNOW YOUR ADDRESS

***1. Name**
 *Address 1
 *Address 2
 *City *State *Zip Code
 *Phone No.
 () -

***2. Name**
 *Address 1
 *Address 2
 *City *State *Zip Code
 *Phone No.
 () -

Employer
 Address 1
 Address 2
 City State Zip Code
 Phone No.
 () -

Complete Loan Interview **Back** **Cancel**

Figure 24 - Loan Interview (Page 4)

Please see the next page for explanation of fields

Data fields on the previous page include:

- **Reference Information (2) ***
Name
Address (Line 1 and 2), City, State, Zip Code, Phone Number
- **Reference Employer Information**
Employer Name
Address (Line 1 and 2), City, State, Zip Code, Phone Number
- **Relative Information (2) ***
Name
Address (Line 1 and 2), City, State, Zip Code, Phone Number
- **Relative Employer Information**
Name
Address (Line 1 and 2), City, State, Zip Code, Phone Number

**Indicates Required Field (must be populated before going to the next page)*

Clicking the **Back** or **Cancel** button will return the student to the home page and **NO** information will be saved.

If a student clicks **Continue** or **Complete Loan Interview** and a required field(s) is not completed, a message will be displayed similar to the one illustrated in Figure 20. The warning message details fields that must be entered before continuing with the Loan Interview.

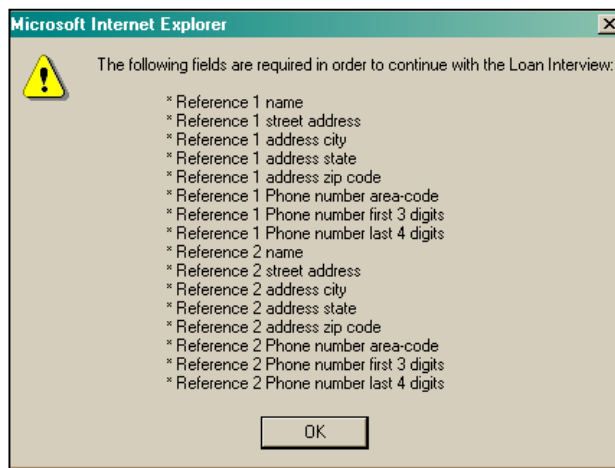


Figure 25 -Warning Message

If **Continue** or **Complete Loan Interview** is clicked and all information is complete, then the **Loan Interview-Thank You** page will be displayed.

Loan Interview –Thank You

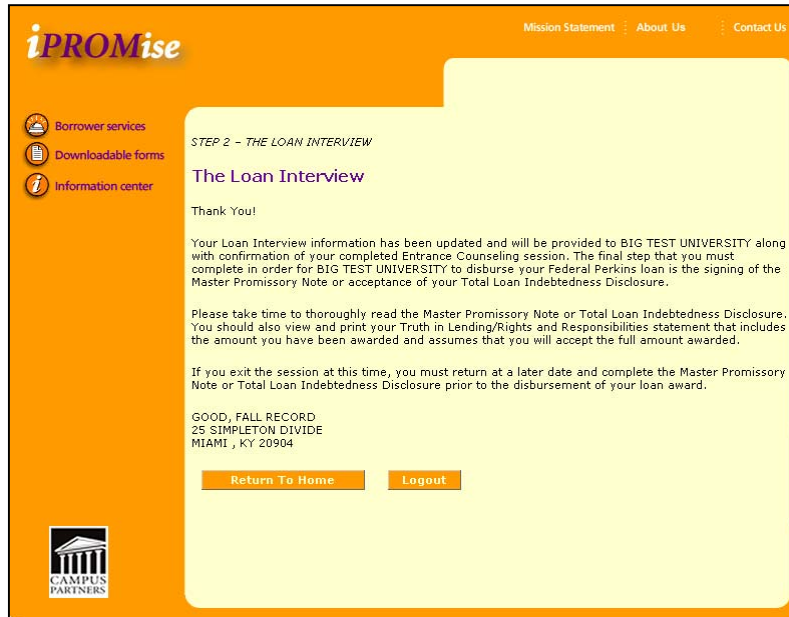


Figure 26 - Loan Interview –Thank You page

If the **Logout** button is selected, the borrower will be returned to the **Home Page**. If **Return To Home** is selected, the borrower will be returned to the Home Page and the loan interview section will be marked ‘Completed’ as shown below in Figure 22.

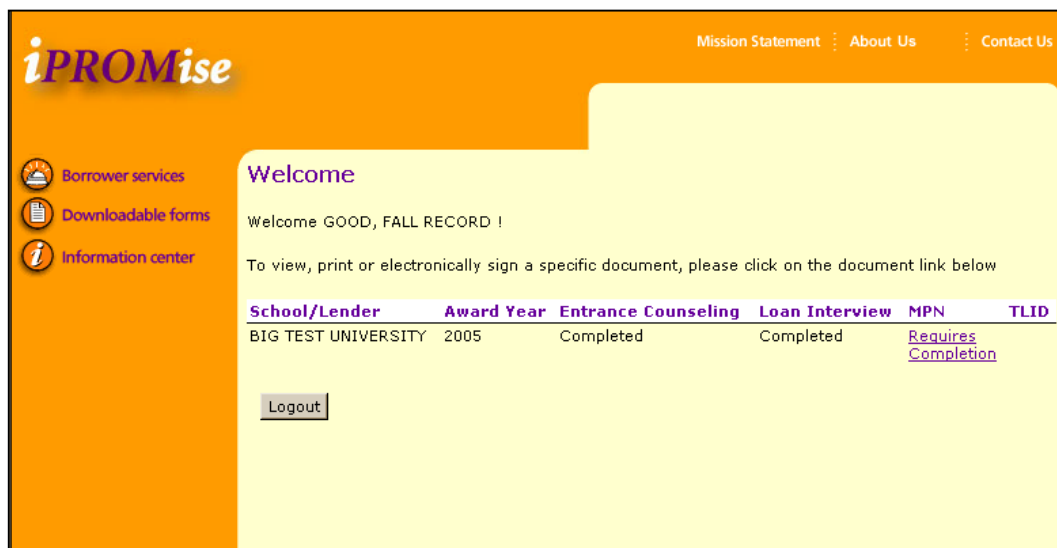


Figure 27 - Home Page-Loan Interview Completed

From this page, the borrower can log out and complete the session at a later time or select the ‘[Requires Completion](#)’ link under **MPN**. The following page will be displayed.

The Master Promissory Note – Section 1 - Introduction

The screenshot shows the iPROMise website interface. On the left is a navigation menu with links: Borrower services, Downloadable forms, and Information center. At the top right are links: Mission Statement, About Us, and Contact Us. A flowchart at the top center shows the process: Instructions → Terms + Conditions → View + Print MPN → Sign Electronically → Confirm Identity → Confirm Signature. Below the flowchart, the page is titled "STEP 3 - The MASTER PROMISSORY NOTE (MPN)" and "SECTION 1 - Introduction". The main content area contains the following text:

The Master Promissory Note (MPN)

Please read all information presented in the Master Promissory note. You will be allowed to electronically sign the note, if you desire, using your FSA pin. If you do not wish to electronically sign the MPN or do not have an FSA pin, you may print a pdf version of the MPN on which you must sign and mail to BIG TEST UNIVERSITY. If you are unable to print a copy, you may request a copy be sent to you by US mail. If requested, the MPN package will be mailed to the address you provided on the Loan Interview.

The amount of the Federal Perkins loan awarded to you by BIG TEST UNIVERSITY was included on the award letter mailed to you. You may view and print a Federal Perkins Truth In Lending disclosure statement that includes the amount of this award as well as information regarding your Rights and Responsibilities. If you have previously received other Federal Perkins loans from BIG TEST UNIVERSITY, please visit www.mycampusloan.com to view your outstanding loan balance(s) that in addition to this award will make up your Federal Perkins Total Loan Indebtedness.

Your signature on the MPN will allow BIG TEST UNIVERSITY to disburse the currently awarded loan to your student account. If you do not sign the MPN, either electronically or on paper, your loan monies will not be disbursed to your account.

To proceed to the MPN, click the View Electronic Signing Document statement button below.

To view and/or print a copy of the Truth in Lending Disclosure, click the View Truth in Lending Statement button below.

At the bottom of the page, there are two buttons: "View Electronic Signing Disclosure Statement" and "View Truth In Lending Statement". A "Cancel" button is also present next to the "View Truth In Lending Statement" button.

Figure 28 - The Master Promissory Note- Introduction page

If **Cancel** is chosen, the borrower will be returned to the Home Page.

If the borrower clicks the **View Electronic Signing Disclosure Statement** button, the following page will be displayed.

See the **View Truth-In-Lending Statement** section for more information about this button.

The Master Promissory Note – Section 2 – Terms and Conditions

The screenshot shows the iPROMise website interface. At the top, there is a navigation bar with links for Mission Statement, About Us, and Contact Us. On the left, there is a sidebar with links for Borrower services, Downloadable forms, and Information center. The main content area is titled "STEP 3 - The MASTER PROMISSORY NOTE (MPN)" and "SECTION 2 - Terms and Conditions". It contains a flowchart showing the process: Instructions → Terms + Conditions → View + Print MPN → Sign Electronically → Confirm Identity → Confirm Signature. Below the flowchart, there is a section titled "The Master Promissory Note (MPN)" and "I understand that:". This section contains a list of bullet points regarding the E-Sign Act and the consequences of e-signing. Below the list, there is a section titled "Before you proceed, please insure that you have the following requirements:" which lists the following requirements: Adobe Acrobat Reader 5.0 or higher, Internet Explorer 5.0 or higher, Windows 98, ME, 2000, or XP, and a Printer (only required if documents are to be printed locally). At the bottom of the page, there are three buttons: "Proceed to the Master Promissory Note", "Back", and "View Truth In Lending Statement".

iPROMise Mission Statement About Us Contact Us

Borrower services
Downloadable forms
Information center

Instructions → Terms + Conditions → View + Print MPN → Sign Electronically → Confirm Identity → Confirm Signature
Sign By Mail

STEP 3 - The MASTER PROMISSORY NOTE (MPN)

SECTION 2 - Terms and Conditions

The Master Promissory Note (MPN)

I understand that:

- The following information is provided in accordance with Section 101(c)(1) of the E-Sign Act:
- **Electronically signing your Perkins Master Promissory Note represents a legally binding transaction requiring you to repay your loan, even if you do not complete your program of study, are dissatisfied with your education, or are unable to secure employment upon completion of your program.**
- You have the right to receive and sign the Federal Perkins Master Promissory Note (MPN) on paper at no charge.
- If you decide to sign the MPN electronically, you have the right to withdraw consent at any time prior to the completion of signing.
- Consenting to sign the MPN electronically in no way obligates you to conduct any future transaction electronically.
- If you elect to withdraw your consent to electronically sign this or other loan documents, you may print the documents at your location or request to receive printed materials via US mail. You will be subject to normal mailing times/delays for business conducted via the US Postal Service.
- Procedures for printing or requesting the receipt of printed materials by US mail are provided on this web site.
- Your election to electronically sign a document presented to you in an electronic format applies to that document only.

Before you proceed, please insure that you have the following requirements:

- [Adobe Acrobat Reader 5.0 or higher](#)
- Internet Explorer 5.0 or higher
- Windows 98, ME, 2000, or XP
- Printer (only required if documents are to be printed locally)

Proceed to the Master Promissory Note Back
View Truth In Lending Statement Cancel

CAMPUS PARTNERS

Figure 29 - The Master Promissory Note – Terms and Conditions page

This page contains specific information about borrower's rights under the E-sign act and the consequences of e-signing a document. It also states what hardware and software are recommended before proceeding with e-sign.

If the **Back** button is clicked the borrower will be returned to the prior page.

If the **Cancel** button is clicked the borrower will be returned to the home page.

If the **Proceed to the Master Promissory Note** is clicked, the following page is presented.

See the **View Truth-In-Lending Statement** section for more information about this button.

The Master Promissory Note – View PDF

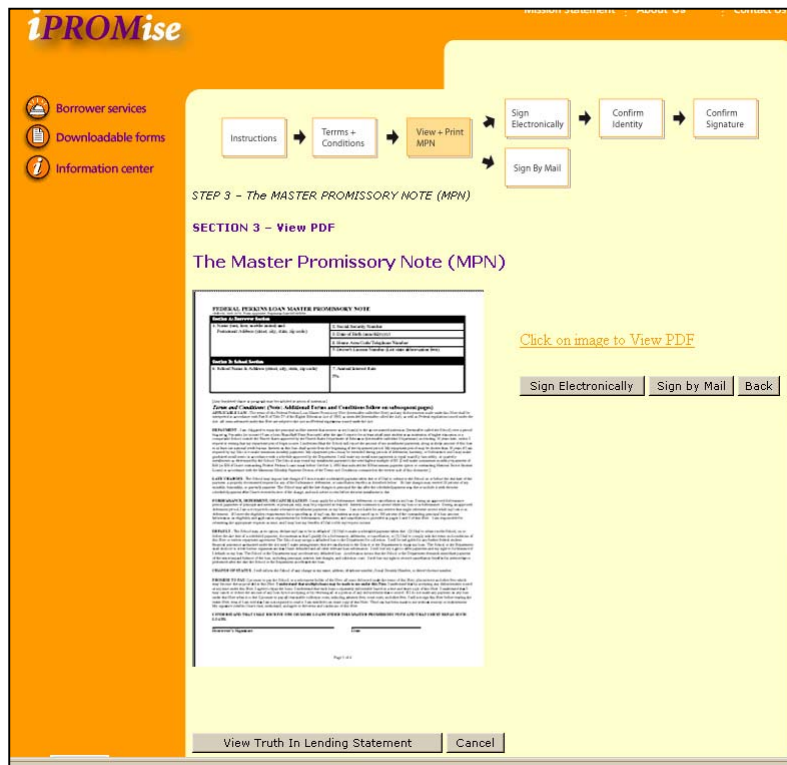


Figure 30 - Master Promissory Note-View PDF

This page displays a PDF image of the Master Promissory Note. The student can click the image itself or the Click on image to View PDF link and view his or her MPN. The MPN is opened in a separate window as shown below.

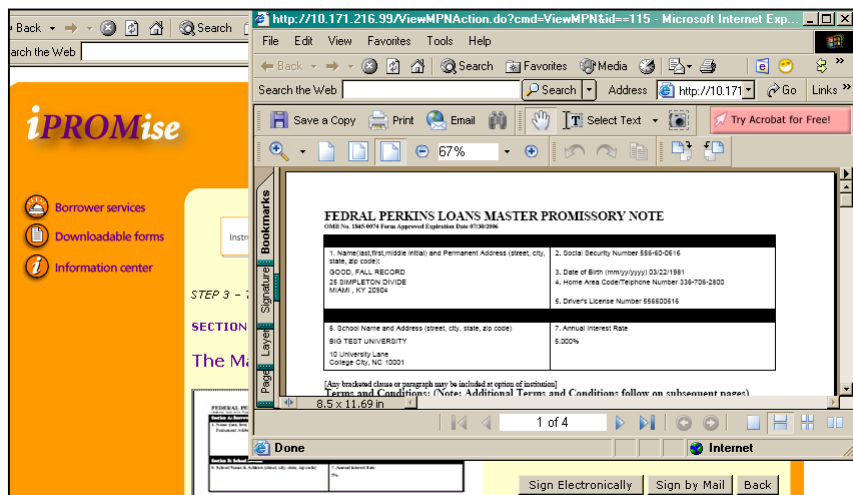


Figure 31 - The Master Promissory Note-View Separate Window

The document can be opened to full size by clicking the maximize icon located in the upper right-hand corner of this screen. The document can be closed by clicking the **X**. When the document is closed, the borrower will return to the screen from which he or she first opened the document.

A sample of this document for this borrower is shown in the Appendix of this document.

If the **Sign By Mail** button is selected, the following page will be displayed.

The Master Promissory Note-Sign By Mail

iPROMise Mission Statement About Us Contact Us

Borrower services
Downloadable forms
Information center

Instructions → Terms + Conditions → View + Print MPN → Sign Electronically → Confirm Identity → Confirm Signature
Sign By Mail

STEP 3 - The MASTER PROMISSORY NOTE (MPN)

SECTION 4 - Sign by Mail

The Master Promissory Note (MPN)

You have indicated your desire to have a hard copy of your Master Promissory Note (MPN) or Total Loan Indebtedness Disclosure mailed to you. Unless otherwise indicated, it will be mailed to you at the address as shown below:

25 SIMPLETON DIVIDE
MIAMI, KY 20904

☒ Mail to above address

If the address above is not the address to which your MPN or Total Loan Indebtedness disclosure should be mailed, please indicate the desired address below.

Address 1
Address 2
City State Zip Code

Submit Back

Figure 32 - The Master Promissory Note-Sign By Mail

The student can indicate a different address than the one displayed by un-checking **Mail to above address** box. The address lines will be enabled for the student to enter the address. When the **Back** button is selected, the student will be returned to the **View PDF** page. If **Submit** is chosen, the following page will be displayed.

iPROMise Mission Statement About Us Contact Us

Borrower services
Downloadable forms
Information center

Instructions → Terms + Conditions → View + Print MPN → Sign Electronically → Confirm Identity → Confirm Signature
Sign By Mail

STEP 3 - The MASTER PROMISSORY NOTE (MPN)

SECTION 4 - Sign by Mail

The Master Promissory Note (MPN)

THANK YOU!

Your MPN will be mailed to the address below. If you have not already done so, please print a copy of the MPN and Truth-in-Lending/Total Loan Indebtedness Disclosure statement for your records.

25 SIMPLETON DIVIDE
MIAMI, KY 20904

Return To Home

Figure 33 - The Master Promissory Note-Sign By Mail-Thank You

The **Return to Home** button will take the student to the Home Page. The MPN column of the home page will still indicate Requires Completion.

If the student logs back in and selects the MPN link (from the home page) and chooses to view the MPN again, the following message will display on the **View PDF** page.

You have previously selected to receive a copy of this document in the mail. You may still electronically sign or decline this document.

The student can choose to electronically sign the document by clicking the **Sign Electronically** button or decline the document (See Sign Electronically section)

Sign Electronically-Accept Award

If the **Sign Electronically** button is clicked from the View PDF page, the following page appears.

The screenshot shows the iPROMise website interface. On the left is an orange sidebar with the iPROMise logo and navigation links: Borrower services, Downloadable forms, and Information center. At the bottom of the sidebar is the Campus Partners logo. The main content area has a yellow background. At the top right are links for Mission Statement, About Us, and Contact Us. A flowchart at the top shows the process: Instructions → Terms + Conditions → View + Print MPN → Sign Electronically → Confirm Identity → Confirm Signature. Below the flowchart, the text reads: "STEP 3 - The MASTER PROMISSORY NOTE (MPN)", "SECTION 4 - Sign Electronically", and "The Master Promissory Note (MPN)". A bold statement says "YOUR LOAN IS A SERIOUS LEGAL OBLIGATION." followed by a warning: "DO NOT ACCEPT THIS AGREEMENT BEFORE YOU HAVE READ IT AND PRINTED A COPY FOR YOUR RECORDS. ACCEPTANCE BELOW CERTIFIES THAT YOU:". A bulleted list states: "• ARE AWARE OF THE BORROWED AMOUNT" and "• UNDERSTAND AND AGREE TO ADHERE TO YOUR RIGHTS AND RESPONSIBILITIES". A paragraph explains that if information is inaccurate, the user should print, correct, sign, and return it to BIG TEST UNIVERSITY. At the bottom are three buttons: "I Accept the Award As Shown", "I Decline the Award", and "View Truth In Lending Statement" (with a "Cancel" button next to it).

Figure 34 - The Master Promissory Note-Sign Electronically

The student can accept the award by clicking the **I Accept the Award As Shown** button. The **STAN Authentication** page will be displayed.

The **Cancel** button will display the Home Page.

STAN Authentication page

The screenshot shows the iPROMise website's STAN Authentication page. The header includes the iPROMise logo and links for Mission Statement, About Us, and Contact Us. A left sidebar contains links for Borrower services, Downloadable forms, and Information center. The main content area is titled "STAN Authentication" and contains the following text:

Please read the information below and click the 'Submit' button if you wish to continue. If you choose to abandon the STAN authentication process just click the 'Back' button and you will return to the Home page.

The STAN authentication process will forward you to an external web site, the Student Authentication web site, where you will enter the social security number, date of birth, first 2 letters of your last name and your FSA PIN. If successful, you will be returned to this web site and given another opportunity to either continue with the signing process or abandon it. If unsuccessful, you will be returned to this web page where you will have another opportunity at the authentication process.

At the bottom of the main content area are two buttons: "Submit" and "Cancel".

Figure 35 - STAN Authentication

The **Cancel** button will display the home page. The **Submit** button will display the **Student Authentication Network** page.

The screenshot shows the Student Authentication Network page. The header is a blue bar with the text "Student Authentication Network". Below the header, the text reads: "Enter the information below to confirm your identity." followed by a red warning: "Since your PIN can be used to retrieve personal information about you and to sign documents, including a promissory note, you must not share or disclose the PIN to others. By using your PIN, you agree that it has not been compromised -- no one besides you knows it. If you think your PIN has been compromised, you should change it at the Department of Education [PIN Registration Web site](#), using the option 'Change PIN'." Below this is another red warning: "To safeguard your information, it will be encrypted during transmission over the Internet. To secure the privacy of your application data, we recommend you use 128-bit encryption, which has enhanced encryption features. 128-bit encryption browsers are subject to U.S. Export Administration Regulations and other U.S. law, and may not be exported or re-exported to certain U.S. embargoed destinations." Below this is a third red warning: "To determine your browser's encryption level, click on Help and then on 'About...' in the drop-down box that appears. The resulting page will show your encryption level (called 'security' or 'cipher strength'), probably 40-bit, 56-bit, or 128-bit. Many of the more popular browsers offer Web sites where you can upgrade your encryption level for free." Below the warnings are four input fields with labels: "What is your Social Security Number? Please enter this number without the dashes. For example, 123456789.", "What are the first two (2) characters of your last name?", "What is your date of birth? Please enter this date in 'mm/dd/yyyy' format, including the '/' (slashes). For example, 08/17/1975.", and "What is your PIN?". At the bottom of the form are two buttons: "Submit" and "Reset".

Figure 36 - Student Authentication Network

On this page the student enters his social security number, first two characters of his last name, date of birth, and his or her PIN number. **Reset** will clear the page so that the information can be re-entered. Clicking the **Submit** button will display the a security warning.

Successful STAN Authentication

The following Web page is displayed when the student's identity is successfully validated. The student now has the option to apply the electronic signature to the MPN by clicking the **Confirm Signature** button. The **Back** button will return the students to the beginning of Section 4 where they accept or decline the award. If the student clicks the **Confirm Signature** button, the electronic signature is applied and the status of the MPN on the Home page changes to SIGNED.

iPROMise Mission Statement About Us Contact Us

Borrower services
Downloadable forms
Information center

Instructions → Terms + Conditions → View + Print MPN → Sign Electronically → Confirm Identity → Confirm Signature
Sign By Mail

STEP 3 - The MASTER PROMISSORY NOTE (MPN)

SECTION 5 - Confirm Signature

The Master Promissory Note (MPN)

[Click on image to View PDF](#)

Confirm Signature Back

Your STAN Authentication was successful. If you would like to apply your electronic signature to the MPN, please click the Confirm Signature button.

If you do not want to apply your electronic signature at this time, please click the BACK button.

View Truth In Lending Statement Cancel

CAMPUS PARTNERS

Figure 37 -The Master Promissory Note -Confirm Signature

Signed MPN Display

Once the MPN is electronically signed, the MPN status becomes a link that will allow the user to view and print the e-signed MPN.

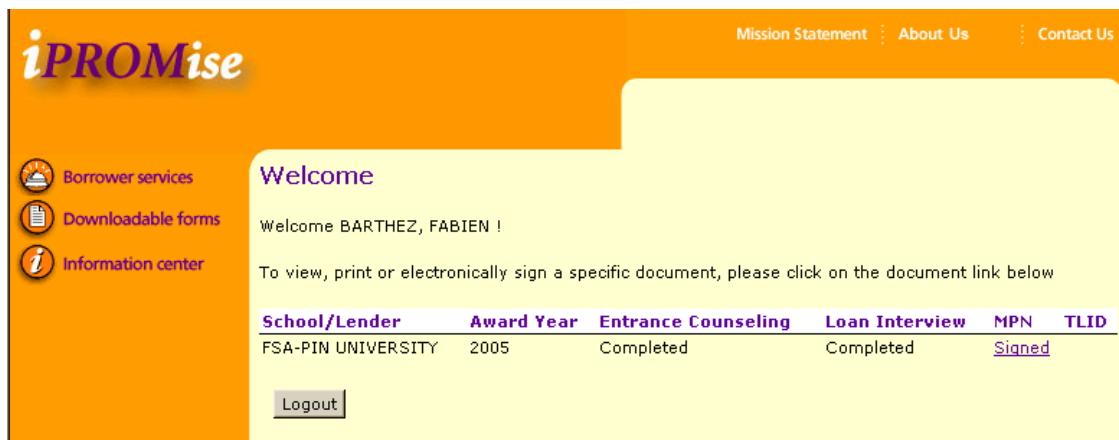


Figure 38 - Home Page-Signed MPN

The signed MPN will open in a separate window and will reflect the e-signature authentication in the lower left-hand corner of the document as displayed below.

Borrower SANDERS, SALLY SUE
Date 2004-08-10.23.12.000000
STAN Authentication Code 5566000022MA`97123456789

Figure 39 - E-Signature Authentication

Sign Electronically-Dcline the Award

If the student declines the award from the Master Promissory Note-Sign Electronically page, the home page will be displayed with the MPN showing a Declined status. At this point, the student can no longer view the MPN or TIL/TLID.



Figure 40 - Home Page – Declined MPN

From the screen illustrated above, the student can logout from the site. A sample of the MPN is located in the Appendix of this document.

View Truth-In-Lending Statement/Total Loan Indebtedness Disclosure

If the borrower chooses the **View Truth-In-Lending Statement** button from either MPN Section 1 or 2, the statement will be presented in another screen (pdf).

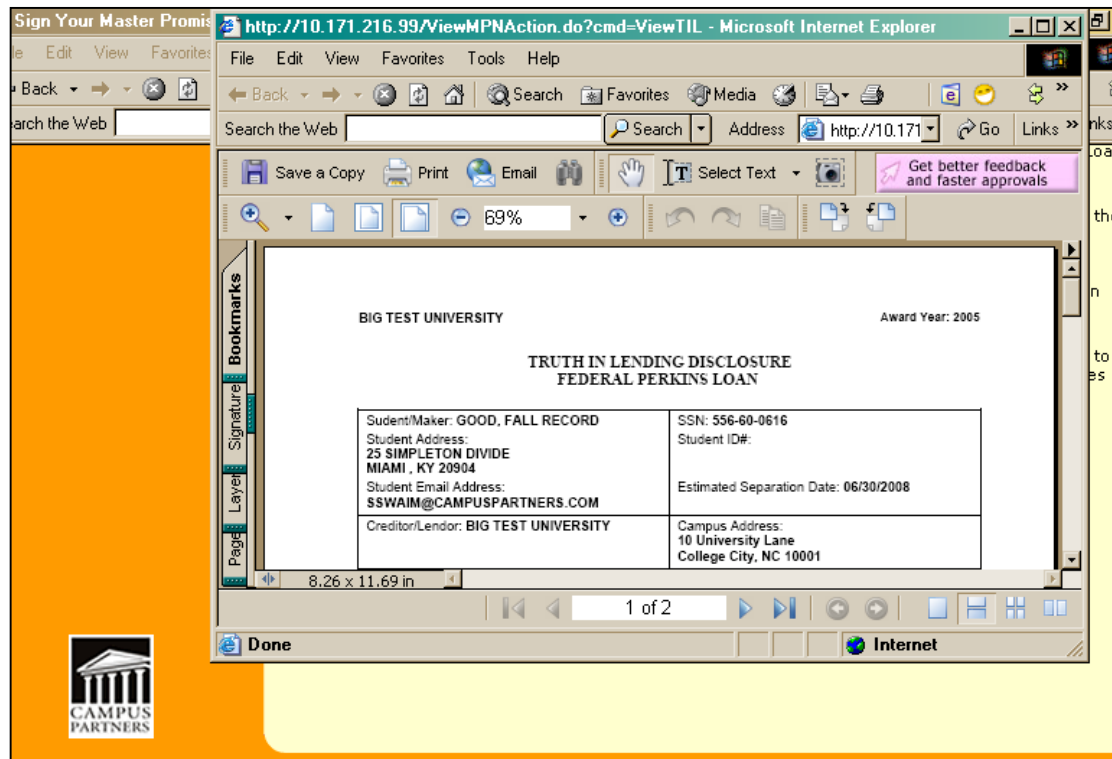


Figure 36 - View Truth-In-Lending Statement

The document can be opened to full size by selecting the maximize icon located in the upper right-hand corner of this screen. The document can be closed by clicking the **X**. If the document is closed the borrower will be back on the screen from which he or she first opened the document.

The full size document for this borrower is shown in the Appendix of this document.

About The Truth-In-Lending Disclosure

The Truth-In-Lending Disclosure is a statement that represents the amount of the current award for first time borrowers and will only be displayed in the MPN link on the Home Page. Data included on this statement is as follows:

- School Name *
- Award Year*
- Student/Maker *
- Student Address*
- Student Email Address*
- Creditor/Lender*

- SSN*
- Student ID
- Estimated Separation Date*
- Campus Address
- Annual Percentage Rate*
- Cumulative Amount Financed*
- Current Loan Balance*

*Pre-filled from the Award File

Also included within this statement is information regarding the terms and obligations of a student loan and the possible consequences of default.

****Prior** to signing the MPN, the borrower should print a copy of the **Truth-In-Lending Statement** and keep a copy for his records. Once the MPN is signed the borrower will be unable to view this statement.

About the Total Loan Indebtedness Disclosure

The Total Loan Indebtedness Disclosure is a statement that represents the amount of the current award, as well as previous awards for the same school. This disclosure will be displayed in either the MPN link or the TLID link on the home page, depending on if the Master Promissory Note for the borrower is signed and if the borrower has previous awards that are loans on System III at the time the current award is received. MPN information is contained within the award file submitted by the school. This document's title will be "Truth In Lending /Total Loan Indebtedness Disclosure" and will be formatted and viewed the same way. Data included on this statement is the same as on the Truth In Lending Disclosure as well as the:

- Previous Loan Amount
- Previous Loan Balance

The 'previous loan' information is populated by loan information obtained from System III.

Federal Perkins Award File Data Fields

1. **Student Notification Flag**-Required field. Values = E (email) L (letter) N (none)
2. **Borrower Flag**-Required field. Values = N (new borrower at your institution), R (repeat borrower at your institution).
3. **MPN Type Indicator**-Required field. Values = S (single year), M (multi-year), C (multi-year signed)
4. **Borrower Name** -Required field. Must be last name, comma, space, first name, space, middle initial (ex: Doe, Joe F).
5. **Borrower Address Line 1** -Required field.
6. **Borrower Address Line 2** -May be used for additional address information, if needed. May be left blank.
7. **Borrower City** -Required field
8. **Borrower State** - Required field
9. **Borrower Zip** - Required field. If populated with numeric value, first 5 positions are required, last 4 positions are optional.
10. **Borrower Telephone** - Optional.
11. **Driver's License Number** - Optional.
12. **Driver's License State** - Optional.
13. **SSN** -Required field.
14. **Email Address** -Optional
15. **Date of Birth** -Required field. Format: YYYYMMDD (year, month, day)
16. **System III Program Number**-Required field.
17. **Loan Type** - Required field. Value = N (Federal Perkins). **Additional loan types will be added at a later date.
18. **Note Type** - Required field: Values: D (single borrower note). **Additional note types will be added for additional loan types at a later date.
19. **Fund Number** - Optional
20. **Interest Rate** - Required field. Percentage format (ex. 5% = 05000).
21. **Grace Months** - Required field.
22. **Award Amount Fall** -Required field. Can be zero filled.
23. **Award Amount Winter** - Required field. Can be zero filled.
24. **Award Amount Spring** - Required field. Can be zero filled.
25. **Estimated Separation Date** - Required field. Format YYYYMMDD (year, month, day). Cannot be greater than 10 years from the award date.
26. **University Campus Name** - Required field.
27. **First 3 letters of Borrower's Last Name** - Required field.
28. **Award Amount Summer** - Required field. Can be zero filled.
29. **Award Year** - Required field. The award year is the start year of the schools academic year (2005/2006 - fall, winter, spring, and summer). For example, an award for spring of 2006 is in the 2005 award year.
30. **Record Type** - This flag identifies the record type. Values are: Blank or N = Newly reported award. *Additional values will be added at a later date.
31. Please note that this is **only** the data contained in the award file and not the actual layout.