

LOAN ACCEPTANCE INST]

LOANS AWARDED TO YOU

Subsidized Federal Direct Loan Unsubsidized Federal Direct Loan

If you want to receive the Federal Student loan(s) offered, you must have completed the following THREE steps:

Step 1: Accept your Direct Subsidized and/or Unsubsidized Loan online via the “MyCoyote” portal at <https://mycoyote.cms.csusb.edu>, click on “Student Center”, then click on “Accept/Decline Awards”.

Step 2: You must have an active Master Promissory Note on file with the Department of Education. Please see below for instructions on how to complete a Master Promissory Note.

Step 3: If you are a first time borrower, you must complete a loan entrance workshop at CSUSB. To complete the entrance workshop on line, please click on http://finaid.csusb.edu/DL_EN.htm.

Federal Perkins Loan

If you want to receive the Federal Perkins Loan awarded to you, you must have completed the following THREE steps:

Step 1: You must complete a Promissory Note. Please see below for instructions on how to complete the Promissory Note.

Step 2: You must complete a Federal Perkins Loan entrance workshop at CSUSB. To complete the entrance workshop on line, please click on <http://sao.csusb.edu/perkins.htm>. For assistance with completing the entrance counseling or the promissory note, contact the Student Accounts Office at (909) 537-5161.

Step 3: Once you have met the above requirements, you must submit a “Change of Status” to the Financial Aid Office indicating you are interested in receiving the Federal Perkins Loan available to you. To obtain a “Change of Status”, please click on <http://finaid.csusb.edu/forms/cos06.pdf>.

PARENTAL LOANS FOR UNDERGRADUATE STUDENTS (PLUS) AVAILABLE TO YOU

If your parents would like to apply for the Direct PLUS Loan offered on your award, they may do so by completing the following steps:

Step 1: The parent must download and complete the “Direct PLUS Application and Authorization Form” . They must submit the form to the Financial Aid Office for processing. To obtain a “Direct PLUS Application and Authorization Form”, please click on <http://finaid.csusb.edu/forms/plusaa.pdf>.

Step 2: Your parent must have an active Master Promissory Note on file with the Department of Education. Please see below for instructions on how to complete a Master Promissory Note.

NOTE: The student or parent cannot accept the Direct PLUS Loan online via the “MyCoyote” Self Service portal. The Financial Aid Office representative will accept the Direct PLUS Loan on behalf of the parent when the “Direct PLUS Application and Authorization Form” is processed.

ELECTRONIC MASTER PROMISSORY NOTE (E-MPN)

The Master Promissory Note remains active for 10 years as long as you continue borrowing under the Direct Loan programs. If you already have an active Master Promissory Note with the Department of Education and you have borrowed against it within the last twelve months, you are not required to complete a new one.

Completing the new Electronic Master Promissory Note (E-MPN) is fast and easy!

To use the E-MPN you **must** have a U.S. Department of Education issued Personal Identification Number (Federal PIN).

To apply for a PIN or to request that your PIN be sent to you, simply log onto the U.S. Department of Education's PIN Registration Web site at <http://www.pin.ed.gov>. You may also find this link on our Web site at <http://finaid.csusb.edu>.

Once you have received your PIN, follow the instructions below to complete the E-MPN process:

- Make sure that you have the **hardware and software** necessary to complete an E-MPN. You will need Adobe Acrobat Reader version 4.0 or higher and Microsoft Internet Explorer version 5.0 or higher, OR Netscape Navigator version 4.0 (release 4.75 through 4.77). To download these browsers, log onto the Department of Education's Electronic Master Promissory Note (E-MPN) Web site at <http://dlenote.ed.gov/> and select "What You Need".
- You will need the name, address, and phone number for two references with different U.S. addresses who have known you for at least 3 years.
- Once you begin the E-MPN process, you **must** complete the entire process. If you stop midway through the process, you cannot save your information.
- Access the California State University, San Bernardino, Financial Aid Office home page at <http://finaid.csusb.edu/>, click on "LOANS" then select "ELECTRONIC MASTER PROMISSORY NOTE" and follow the instructions for completing the online E-MPN process.

ELECTRONIC FEDERAL PERKINS PROMISSORY NOTE

To complete the Electronic Federal Perkins Promissory Note, you **must** have a U.S. Department of Education issued Personal Identification Number (Federal PIN).

To apply for a PIN or to request that your PIN be sent to you, simply log onto the U.S. Department of Education's PIN Registration Web site at <http://www.pin.ed.gov>. You may also find this link on our Web site at <http://finaid.csusb.edu>.

For more information on the terms of borrowing a Federal Perkins Loan and information on cancellation provisions, please click on <http://finaid.csusb.edu/loans.htm#perkins>.

LOAN CANCELLATIONS INSTRUCTIONS:

If you want to decline the Federal Student loan(s) offered on your award, you must complete the following step:

Step 1: Decline your Direct Subsidized and/or Unsubsidized Loan online via the "MyCoyote" portal at <https://mycoyote.cms.csusb.edu>, click on "Student Center", then click on "Accept/Decline Awards".

If you have received a disbursement of your Direct Subsidized and/or Unsubsidized Loan and would like to cancel future disbursement, you will need to complete the following step:

Step1: You must complete and submit a "Change of Status Form" to the Financial Aid Office indicating your request to cancel the remaining Direct Subsidized and/or Unsubsidized Loan. Please click on <http://finaid.csusb.edu/forms/cos06pdf> .