

**DIRECTIONS ON E-SIGNING
PERKINS LOAN AND
HARVARD LAW SCHOOL LOAN (SUB & UNSUB)
MASTER PROMISSORY NOTES**

Prior to logging in to the loan e-signing system, please be sure to note the following:

- 1) Please only complete this process **if you have been awarded financial aid and have received either a Perkins Loan or a Harvard Law School Loan (Subsidized or Unsubsidized) in your financial aid package.** To check if you must sign a promissory note, view your financial aid award on line at: <https://myfaid.law.harvard.edu/NetPartnerStudent/>

To log in you will need to use your social security number for the USER ID and your Financial Aid PIN. If you do not have your PIN, click "Receive Pin by Email" to get the unique PIN for this system sent to your HLS email account.

Once you log in, go to "Your Documents" and verify that you have a "Perkins Loan Promissory Note", "Harvard Subsidized Loan Promissory Note" or "Harvard Unsubsidized Loan Promissory Note" listed in either "Not Received" or "Not Signed" status. If you do, you must e-sign a promissory note. If you do not, there is no need for you to complete this process.

- 2) **US Citizens and eligible non-citizens** - You will need your FEDERAL FAFSA PIN to complete this promissory note. If you do not have a PIN, or you do not know what your PIN is, you must go to the Department of Education's website and request one before proceeding. The federal pin website is: www.pin.ed.gov
- 3) **International students ONLY** – You will need a Harvard University PIN to use this system. When you log-in, via the instructions below, you will be taken to the Harvard PIN authorization site. Once you successfully make it through the Harvard PIN process you will automatically be redirected to the ECSI e-MPN site.
- 4) Be sure you have complete address information and phone numbers for yourself, your next of kin (someone who can contact you at ALL times) and two other personal references. You will need to provide these as part of the loan signing process. Incomplete address or phone information will prevent your note from being processed. *Note: The information for next of kin may be the same address you use for yourself (i.e. parent, spouse etc.); however, the two personal references must be two different addresses and CANNOT be the same address as either yourself or your next of kin.*

Steps to Completing Your Master Loan Promissory Notes:

- 1) Using Internet Explorer (4.0 or newer) navigate to the e-signing website at: <https://www.ecsi.net/promk4>

This takes you to the Harvard University Electronic Signature starting page. Note: You must have Javascript and images enabled on your computer and it is best to use a PC. If you have a MAC, you may experience problems completing this process. The HLS computer lab is always available for you to use in order to complete your notes on a PC.

- 2) Read all of the terms outlined, and at the bottom of the page click on “Begin the Electronic Signature Process”
- 3) Confirm Your Identify –Enter your Login ID, Last Name and Date of Birth (mmddyyyy) then press the Submit button.

For Login ID, U.S. students should enter their 9-digit social security number and International students should enter their 8-digit Harvard ID.

- 4) Authenticate Yourself - ***This page is different for U.S. students and International Students.*** After reading the page, click on “**Authenticate Me**” to enter the appropriate pin. U.S. students must use their Federal FAFSA PIN and International students must use their ECSI PIN.
- 5) Requirements and Consent Page - This page lists the loans ready to be signed and tells you about the electronic signature process. **You can only select one loan at a time and upon completion of the entire loan signing process you will need to go back and do it again for every separate loan you need to sign.** After selecting your first loan, check the box at the bottom that says, “By checking this box, I agree to use an Electronic Entrance Interview and/or Promissory Note and I have the required hardware/software specified” and then press the Submit button, and move on to:
- 6) Rights and Responsibilities - For Perkins loans, the Federal Rights & Responsibilities document will appear. For Harvard Law School Loans, a Harvard Rights & Responsibilities document appears. Once you accept these documents by checking the box at the bottom and clicking submit, a Disclosure Information Statement will appear. After reading this document, you will also need check the box at the bottom to agree to the terms of the document and then press the Submit button again. Perkins Loan recipients should now skip to step # 9.
- 7) Self Certification – FOR Harvard Law School LOANS ONLY. Federal law requires us to obtain from you a signed “Private Education Loan Applicant Self-Certification” before we may consummate our loan to you. Because your multi-year promissory note constitutes a single loan, you will be required to submit the self-certification only once. Unlike the TILA disclosure and your promissory note, however, the self-certification form contains data relevant only to your financial aid for the current award year, not for your full term of enrollment. Your Financial Aid Office has provided the cost of education for the current award year and your estimated financial aid for the current award year, reflected as items (A) and (B) in Section 2 of the self-certification form. The estimated financial aid figure (B) excludes the loan you are signing. Therefore your unmet need, reflected as item (C) in Section 2 of the self-certification form will be equal to or greater than the amount of your loan disbursement for the current award year. Please be certain to read this section and then E-sign.
- 8) Truth In Lending Act Disclosures – FOR Harvard Law School LOANS ONLY. We are required by the Truth in Lending Act (TILA) to provide you with a series of three disclosures at various stages of the loan process. As part of your loan signing process you will be presented with the third and final TILA disclosure, which is similar to the disclosure that you received from your Financial Aid Office. Please note that the estimated cost and repayment schedule set forth in the disclosures is based on the maximum amount contained in the multi-year promissory note, not solely your current year’s award amount. Please be certain to read this section and then E-sign.
- 9) Reference Information – Here you will need to provide (or update if data is already there) reference information for yourself, your next of kin, and two additional references. **You must complete all lines accurately, or this will keep the loan from being disbursed.** When you finish, press the Submit button. *Note: The information for next of kin may be the same address you use for yourself*

*(i.e. parent, spouse etc.); however, the two personal references must be two different addresses and **CANNOT** be the same address as either yourself or your next of kin.*

- 10) Review and Sign - A draft of your promissory note with your demographic data information filled in will appear. You will not see any dollar amount or loan period since this is a master promissory note that will be used not only this year, but also in future years at HLS should you receive funding from either of these sources again. The amount of your loan is the amount you see in your financial aid award offer on MyHLSFinancialAid "Awards" tab. If you agree to the terms, check the box that says "I accept the promissory note as presented above and affix my electronic signature below." Then type in your First Name, Middle Initial and Last Name (use your legal name), and press the Submit button.
- 11) Electronic Signature Accepted - This page tells you that your note is complete and it will give you the option of printing out a copy of your note for your records. **If you have additional notes to sign, you will see a red link, which says, "Attention: Please Click This Link: You Have Additional Notes To Sign." Remember - you must complete this process for each separate loan you have.** Finally, under the section called "Your ECSI Internet Account" you should verify your email address and make note of your ECSI PIN# so you can log into this system at a later date. If you notice that your email address is incorrect, you should login now to correct your information.

After Signing your Master Loan Promissory Notes:

1. Loan Disbursement Delay - Since we are required under TILA to delay the initial disbursement of loan proceeds for three business days following your receipt of the final TILA disclosure in order to give you a chance to cancel the loan, you will not see an immediate credit to your term bill. Furthermore, because there is processing time in addition to the required delay, it could take between three to five business days between your on-line completion of all the required documents and the credit to your student term bill.
2. Loan Disbursement Totals -
 - a. Within a week of a disbursement or disbursement reduction you will receive a notice of disbursement that includes that amount. This will be the same as the amount that appears on your student account.
 - b. Each summer that you are still enrolled at Harvard, you will receive a statement that provides you with the cumulative amount of your loan disbursements and estimated repayment information based on that disbursement amount.
 - c. Prior to graduation you will complete an "Exit Interview" which provides the total amount of your loan disbursements and a repayment schedule based on that amount.