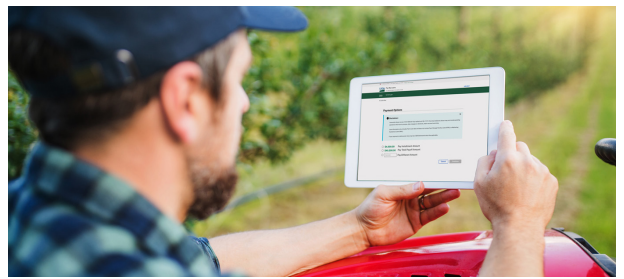


# Pay My Loan

## Quick Start Guide



### What is the FSA Pay My Loan Self-Service Tool?

The Pay My Loan self-service tool allows an FSA customer with farm loans to make an on-line payment through a secure portal, on their schedule and not constrained by FSA office hours. The tool can be used on a desktop computer, tablet, or smart phone.

### Prepare

- ◆ Retrieve your payment reminder, determine your payment amount and payment method to be used.
- ◆ This system will highlight current amount due, if applicable.
- ◆ Have payment method ready prior to logging in. Acceptable payment methods include debit card and bank account information (ACH Debit).

### What is needed to use the Pay My Loan?

Access to the Pay My Loan feature is limited to customers who have a farmers.gov account (Level 2 eAuthentication). If you need a farmers.gov account, you will need:

1. A USDA individual customer record. A customer record contains information you have given to USDA to do business with them, like your name, address, phone number, and any legal representative authority relationships.
2. A [Login.gov](https://login.gov) account. Login.gov is a sign in service that gives people secure online access participating government programs.
3. Identity verification. You can choose to verify your identity online or in-person at a [USDA Service Center](https://www.usda.gov/service-center).

### Create an Account with Farmers.gov

- ◆ Go to [farmers.gov/account](https://farmers.gov/account) to learn how to create an account.
- ◆ Already have a farmers.gov account?
  - Click **LOG IN**.

### Complete Your Payment Log In

- ◆ Go to [farmers.gov](https://farmers.gov) then click LOG IN
- ◆ Use your Level 2 eAuth User ID and password or use your Login.gov ID and password.
- ◆ Once you click Log In, you will see the [farmers.gov](https://farmers.gov) landing page.

### Start Your Payment

- ◆ Click on the 'View All Farm Loans' link. The 'Make a Payment' button will be available on the My Financial Information page.
- ◆ Review disclaimers and select payment amount options.

### Payment Options & Source of Funds

- ◆ After selecting payment amount, select source of funds. Blue explanation boxes are available to ensure payment is applied correctly.
- ◆ Click 'Continue' to advance and reroute to the NRRS Landing Page.
- ◆ Select a Bill ID to pay.

### Payment Methods & Options

Acceptable payment methods include bank account information (ACH Debit) or debit card. Payment options allow payment of the installment amount, payment of the loan in full, or paying a different amount.

### Next Steps

- ◆ Submit Payment
- ◆ Payment Confirmation
- ◆ Payment Receipt Available for View and Printing - Payment receipt is displayed for viewing and printing.
- ◆ Payment Processing - Within 2-3 business days of submitting your payment, you will see the payment applied to your loan, and displayed in the loan history in [farmers.gov](https://farmers.gov).

### Important Note

The initial release of Pay My Loan in February 2024 will only be available for borrowers operating as an individual. Borrowers with jointly payable checks will need to continue to make loan payments through their local office.

### Different Access Points to PML in Farmers.Gov

There are multiple ways to navigate the My Financial Information Page:

1. Use the Finances Landing Page and click the 'Make a Payment' button.
2. Click on 'View All Farm Loans' link. Select 'Make a Payment' button.
3. Select 'View Details' available on the loan cards. Expand the loan card by clicking the down caret. Select the 'View Details' button and click on the 'Make a Payment' button.

Pay your loan on your smartphone or tablet here:

