



# 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 online 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 indicate the Amount Due on Next Installment Date.
- ◆ 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](https://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 such as name, address, phone number, and any legal representative authority relationships to conduct business with USDA.
2. A [Login.gov](https://login.gov) account. Login.gov is a sign in service that gives people secure online access to participating government programs.
3. Identity verification. You can choose to verify your identity online or in-person at a [USDA Service Center](https://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 or Login.gov User ID and password.
- ◆ You will see the [farmers.gov](https://farmers.gov) landing page.

### Start Your Payment

- ◆ Click on the Finances tab or the View All Farm Loans link. The Make a Payment button is available on the My Financial Information page.
- ◆ Review disclaimers and select the loan(s) you want to pay.

### Payment Options & Source of Funds

- ◆ Select your payment amount(s). Options include Amount Due on Next Installment Date, Total Payoff Amount, and Other Amount.
- ◆ Select the source of funds for each loan payment.
- ◆ Review and confirm your payment selections by clicking Submit to advance to the NRRS Landing Page.
- ◆ A Bill ID will be created for each loan selected. Select a Bill ID to pay.

### Payment Methods

Acceptable payment methods include bank account information (ACH Debit) or debit card.

### Next Steps

- ◆ Submit Payment
- ◆ Payment Confirmation
- ◆ Payment Receipt – 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

Pay My Loan is only available for borrowers operating as an individual and who are the primary borrower. 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:

