

User Guide for Accessing Loan Information and Online Payments

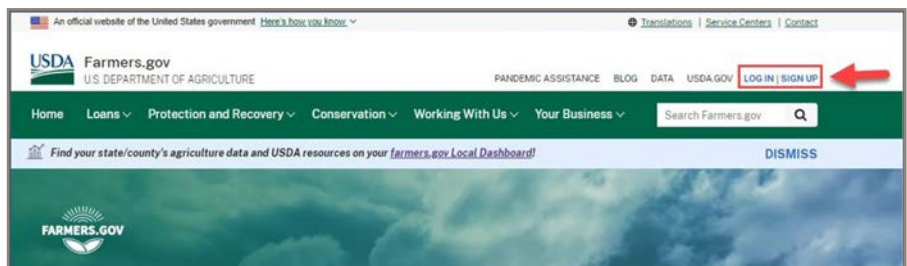
Login to View Information on Current and Past USDA Farm Loans and to Make an Online Payment

Agricultural producers with farm loans from USDA can now view information on active and past loans and make an online payment through farmers.gov. The Pay My Loan self-service tool is available 24/7 and makes it easier for borrowers to make an online payment, and track loan payment history and loan advances. The tool prevents borrowers from having to mail or drop off a check and make trips or calls to their USDA service center.

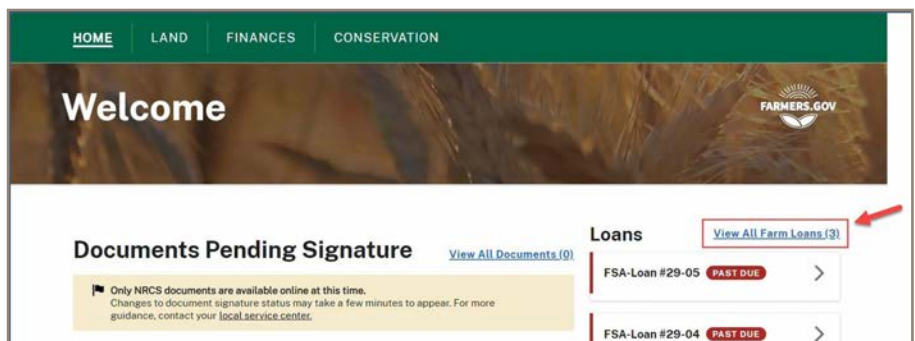
2. A Login.gov account. Login.gov is a sign in service that gives people secure online access to participating government programs.
3. Identity verification. You can choose to verify your identity online or in-person at a USDA Service Center.

How to access My Financial Information on Farmers.gov

1. Access farmers.gov from your browser. The recommended browsers to use are Google Chrome, Mozilla Firefox, or Microsoft Edge.



2. Select **LOG IN | SIGN UP** from the upper right-hand corner of the screen to access your farmers.gov account.



3. From the Home page, select the View All Farm Loans link to access your My Financial Information page.
4. Your My Financial Information page allows you to navigate your active loans, make an online payment, view paid in full loans, and an account level summary. Using the down arrow under each loan, you can explore loan details such as principal and interest balances, interest rates, advances, and payments made on the loan. There is also a link at the bottom of the page to a printer-friendly year-to-date statement which provides a breakdown of the amount of loan interest on each loan for the calendar year, as well as five years of historical information.

My Financial Information

The My Financial Information page on the farmers.gov site enables individual producers to view loans, make an online payment, view interest payments, loan history, paid-in-full and restructured loans, and view account alerts. To access your loan information, follow the instructions.

What is needed to access My Financial Information on Farmers.gov?

Access to the My Financial Information feature is limited to customers who have a farmers.gov account (Level 2 eAuthentication). If you do not have an existing 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.



After Login

You can do the following:

1. Make an online payment by clicking on Make a Payment button.
2. View your active loans in summary, and detailed view by clicking on the down arrow to expand the loan card.
3. View Loans Paid in Full by selecting this link.
4. Accounts Summary provides consolidated totals at the account level for Total Payoff, Interest Accrued balances, Total Principal Balances, and Year to Date Interest Paid on all loans.
5. Selecting the Interest Paid Statement button will go to a summarized printer- friendly year-to-date statement which provides the amount of interest paid on each loan for a selected calendar.

My Financial Information

Amount shown are as of Jan 25, 2024. Farm Loan balances shown here may not include pending payments, including payments made using the Pay My Loan application that are subject to verification by USDA. The balance may also differ from your records due to payments in progress, other charges or advances and/or account servicing. Please contact your local service center for exact balances.

Loan information only includes Farm Loan data and does not include Farm Storage Facility Loans (FSFL) or Marketing Assistance Loans (MAL).

To make a payment online, click on the Make a Payment button below.
Or You may also mail a payment to your service center. Checks or money orders must be made payable to "USDA", "Farm Service Agency", or "FSA".

[Make a Payment](#) [Find Local Service Center](#)

2 Active Accounts

FSA LOAN #12-02	FSA LOAN #12-03	FSA LOAN #12-04
\$13,107.00 Due on Feb 15, 2024	\$4,224.00 Due on Feb 15, 2024	\$9,283.00 Due on Feb 15, 2024

[View Loans Paid in Full](#)

4 Accounts Summary

*Total Payoff	\$458,770.97
Interest Accrued	\$9,385.23
Total Principal Balance	\$449,385.74
YTD Interest Paid	\$0.00

[Interest Paid Statement](#)

*Please note that payoff amounts shown are estimates. Contact your local service center for exact balances.

Make a Payment

1. When the Make a Payment button is selected a new browser tab is opened and the Pay My Loan (PML) page is displayed. Provided here is information on what you can do in PML, and helpful information on payments.

The Disclaimer can be closed out by clicking on the "X" in the upper right corner.

An official website of the United States government [Back to top](#)

USDA FSA Pay My Loan
U.S. DEPARTMENT OF AGRICULTURE

[Home](#) [farmers.gov](#) [LOG OUT](#)

Welcome to Pay My Loans

What can I do here?

Pay My Loans provides a borrower with 24/7/365 access to make payments on their loan accounts. Borrowers can:

- Make a payment on one loan at a time. If you wish to make payments on multiple loans, it will be necessary to complete the payment on one loan and then repeat the process on a per loan basis.
- Make a payment on the annual installment. This may be a partial payment or pay the entire annual installment.
- Identify the source of funds to determine how your payment will be applied to your loan. A regular payment will be applied to principal and interest and will reduce the next installment. An extra payment will be applied to principal and interest but will not reduce the next installment.
- Pay the loan in full.

1 Disclaimers:

Amount(s) shown are as of January 28, 2024. Farm loan balances shown may not include pending payments which are in process, other charges or advances, and/or account servicing.

Loan information only includes Farm Loan data and does not include Farm Storage Facility Loans (FSFL) or Marketing Assistance Loans (MAL).

If your payment is dishonored, there may be a \$25 dishonored check fee applicable.

2. A list of active loans will be displayed in the Select Loan section. The Select Loan section displays all your active loans where payments can be made. Loan information includes and is as of the date you are logged in to PML:
 - ♦ Loan number and type – Number assigned by FSA and types include Operating credit, Farm Ownership credit, Emergency credit, Soil and Water credit.
 - ♦ Next Installment Amount Due – This is the installment balance remaining by the Next Installment Due Date.
 - ♦ Next Installment Due Date – This date tells you when the installment is due based on your loan repayment installment schedule.
 - ♦ Total Payoff Amount Due – This is the payoff amount calculated as of the current date displayed in the disclaimer notification
 - ♦ View Multiple Loans – If you have more than five (5) loans you'll be able to quickly view and jump between them.

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Home farmers.gov LOG OUT

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Select Loan

Loan	Next Installment Amount Due	Next Installment Due Date	Total Payoff Amount Due
41-03 Farm Ownership	\$13,107.00	2/15/2024	\$132,400.71
41-11 Farm Ownership	\$9,283.00	2/15/2024	\$229,543.63

Make Payment

3. Click on the corresponding Make Payment button for the loan you want to pay. This will bring you to the Payment Options where you will enter or select how much you want to pay on the selected loan.

Note: You must select from the options provided as the Continue button will remain disabled until a selection is made.

Payment Options

Disclaimers:

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Loan information only includes Farm Loan data and does not include Farm Storage Facility Loans (FSFL) or Marketing Assistance Loans (MAL).

If your payment is dishonored, there may be a \$25 dishonored check fee applicable.

☐ \$13,107.00 Pay Installment Amount
☐ \$132,400.71 Pay Total Payoff Amount
☐ \$0.00 Pay Different Amount

Cancel Continue

4. Once the payment option information is completed, you must now select the applicable source of funds being used to make this payment. As you select, the view will be expanded, and additional information will be displayed to explain how the payment will be applied to your account; regular or extra. Also explained is how the payment will either be applied to your installment amount due or if it will reduce the overall balance but will not impact the installment amount due.

Note: You must select a source of funds option as the Continue button will remain disabled until a selection is made.

Select Source of Funds

Please select the primary source of funds:

- ☐ Sale of products directly financed by FSA or other security (i.e. crops financed by FSA, calves resulting from loans for breeding livestock herd, etc.).
- ☐ Sale of any items produced by the operation.
- ☐ Income from the lease of property for the use of windmills, cell towers, etc.
- ☐ All Farm Service Agency program payments such as ARC/PLC, CRP payments, etc.
- ☐ Income from working off of the farm, income from retirement accounts, etc.
- ☐ Selling any farm items that are considered basic loan security not normal income security (i.e. equipment, breeding livestock, etc.).
- ☐ Any income from the sale of part or all of the real estate used as collateral on the loan.
- ☐ Proceeds from insurance claims for basic security which the borrower will not be repairing or replacing. For example, a barn is destroyed by fire or wind and the borrower elects not to repair or replace and applies insurance proceeds as payment on the loan.
- ☐ Any transaction with a third party that reduces the value of FSA's security. For example, allowing a dump site on real estate security.
- ☐ Program payments made for the same purpose as Conservation or Emergency loans.
- ☐ Any unused loan funds returned to the agency after being disbursed to the borrower.
- ☐ Loan from another Lender to refinance FSA debt.

Cancel Continue

In this example the choice made lets you know that the funds being used to make this payment was from proceeds received when the loan security was sold.

This will be applied as an extra payment on this loan and will not be applied against the installment amount due.



Once a selection is made, the Continue button becomes enabled and you may proceed to the next step.

- PML will create a bill for the payment amount you selected. On the next step you can view any outstanding bills that exist for your account.

There is a Details link that corresponds to each bill. Selecting this link expands the view of the bill information.

Note: You must select a bill as the Continue button will remain disabled until a selection is made:

Information in the expanded view includes if this is an extra or regular payment as well as the loan type:

Bill ID	Loan Number	Program	Current Amount Due	Details
27526141	3	DIRECT FARM LOAN PROGRAM	\$522.00	Details
27521154	6	DIRECT FARM LOAN PROGRAM	\$96,791.54	Details

Once a bill is selected the Make Payment button is enabled and you may proceed to the next step.

Bill ID	Loan Number	Program	Current Amount Due	Details
27526141	3	DIRECT FARM LOAN PROGRAM	\$522.00	Details
27521154	6	DIRECT FARM LOAN PROGRAM	\$96,791.54	Details
27526191	6	DIRECT FARM LOAN PROGRAM	\$1.78	Details
27541133	03	DIRECT FARM LOAN PROGRAM	\$400.01	Details
27546167	11	DIRECT FARM LOAN PROGRAM	\$100.00	Details
27561107	11	DIRECT FARM LOAN PROGRAM	\$0.99	Details
2756108	03	DIRECT FARM LOAN PROGRAM	\$500.00	Details
27561110	03	DIRECT FARM LOAN PROGRAM	\$5.00	Details
27571109	03	DIRECT FARM LOAN PROGRAM	\$13,107.00	Details

Bill ID	Loan Number	Program	Current Amount Due	Details
27526141	3	DIRECT FARM LOAN PROGRAM	\$522.00	Details
27521154	6	DIRECT FARM LOAN PROGRAM	\$96,791.54	Details
27526191	6	DIRECT FARM LOAN PROGRAM	\$1.78	Details
27541133	03	DIRECT FARM LOAN PROGRAM	\$400.01	Details
27546167	11	DIRECT FARM LOAN PROGRAM	\$100.00	Details
27561107	11	DIRECT FARM LOAN PROGRAM	\$0.99	Details
2756108	03	DIRECT FARM LOAN PROGRAM	\$500.00	Details
27561110	03	DIRECT FARM LOAN PROGRAM	\$5.00	Details
27571109	03	DIRECT FARM LOAN PROGRAM	\$13,107.00	Details

- You will need to complete and confirm the payment amount details and select your payment method. For the payment amount you can either pay the Total Current Amount Due shown or pay a different amount. Note: The Other Amount entered can't exceed the Total Current Amount Due shown; amount entered must be less than that.

Select in the payment amount details, either the full amount of the bill or enter a different amount that does not exceed the total bill amount.

Then select a payment method, either using your Bank Account or a Debit Card. Click the Continue button to proceed to the next step.

7. Based on the payment method selected as Bank Account, the next step is to enter your bank account information. Complete all the required fields on this page. Once completed, click the Continue button to proceed to the next step.

Note the helpful information displayed to indicate where to look on your check for the location of the routing and account numbers.

Some things to note on this step:

There is a selection list for the **Account Type**:

As fields are successfully completed the border color changes from **blue** to **green**:

If errors are detected an error message will be displayed and the field border will change from **blue** to **red**:

National Receipts & Receivables System

USDA United States Department of Agriculture

Please provide the payment information below. Required fields are marked with an *

Agency Tracking ID
504118

Payment Amount
\$13,107.00

* Account Holder Name

* Account Type
Select ...

Account Holder Name
Ura Rancher

* Account Type
Select ...
Select ...
Business Checking
Business Savings
Personal Checking
Personal Savings

* Routing Number

* Routing Number
042000424

* Account Number

* Account Number
123999

* Confirm Account Number
Account Numbers Must Match.
12399

[Continue](#) [Cancel](#)

Once all required entries are completed, click the Continue button to proceed to the next step.

Payment Amount
\$13,107.00

* Account Holder Name
John Q Public

* Account Type
Personal Checking

* Routing Number
042000424

* Account Number
19856

* Confirm Account Number
19856

Continue Cancel

You are then required to review and confirm the summary of payment information and agree to the [Pay.gov](#) authorization and disclosure statement by marking the checkbox. If you don't agree to the authorization and disclosure, you will not be able to proceed to submit your payment as the Continue button will not be enabled for selection.

Cancel

National Receipts & Receivables System

USDA United States Department of Agriculture

Please review the payment information. Required fields are marked with an *

Agency Funding ID: 504125
Payment Amount: \$13,107.00
Payment Method: ACH Debit
Account Holder Name: John Q Public
Account Type: Personal Checking
Routing Number: 042000424
Account Number: 19856

Pay.gov Authorization and Disclosure Statement
I agree to the Pay.gov authorization and disclosure statement.

Continue Previous Cancel

Click the Continue button to submit the payment.

- Once the payment is submitted you will receive confirmation that the payment was successful and be able to view and print your receipt. Select the Click here link to view and print your receipt.

USDA National Receipts and Receivables System
U.S. DEPARTMENT OF AGRICULTURE

John Public [LOG OUT]

Payment Success
Thank you for your payment! Your payment confirmation # is 9130156. [Click here](#) to print a receipt for your records.

Make Another Payment

Select the Print button to print your receipt. Once completed you may close out the popup display. You will be returned to the payment confirmation screen where you can select to pay another bill or exit the process.

USDA National Receipts and Receivables System
U.S. DEPARTMENT OF AGRICULTURE

Payment Success
Thank you for your payment! Your payment confirmation # is 9130156.

Make Another Payment

Payment Details

Customer Name: John Public	Effective Date: 01/28/2024
Payment Method: ACH Debit	Payment Transaction ID: 0PFR3U3
Remittance ID: 9130156	Payment Amount: \$13,107.00

Bill ID: 27571109

Originating State: INDIANA	Created: 01/28/2024
Program Name: DIRECT FARM LOAN PROGRAM	Originating County: Bartholomew
Application Code: Regular Payment	Loan Number: 03
	Final Code: N/A

Previous Balance: \$13,107.00
Amount Applied: \$13,107.00
Resulting Balance: \$0.00

Print