Completing the Master Promissory Note for the Student

Step 1:

1. Go to [www.studentaid.gov](http://www.studentaid.gov)
2. Select the “Log In” button

Step 2:

1. Enter your FSA ID username and password
2. If you have not set up a FSA ID username and password, select Create an FSA ID
3. Read the Disclaimer and must Accept in order to move forward

Step 3:

1. Under My Checklists, select “I’m in School”
2. Select “Complete Loan Agreement (Master Promissory Note)”
Step 4:

Select “MPN for Subsidized/Unsubsidized Loans”

MASTER PROMISSORY NOTE (MPN)

What is a Master Promissory Note?

The Master Promissory Note (MPN) is a legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Department of Education. It also explains the terms and conditions of your loan(s). Unless your school does not allow more than one loan to be made under the same MPN, you can borrow additional Direct Loans on a single MPN for up to 10 years.

The school will tell you what loans, if any, you are eligible to receive.

Select the type of Direct Loan MPN you would like to preview or complete

MPN for Subsidized/Unsubsidized Loans

Use this MPN for Direct Subsidized or Direct Unsubsidized Loans available to eligible undergraduate or graduate/professional students.

Students must be logged in with their own FSA ID.

Learn More.

Preview a read-only version of the Subsidized/Unsubsidized MPN

PLUS MPN for Graduate/Professional Students

Use this MPN for Direct PLUS Loans available to eligible graduate/professional students.

Students must be logged in with their own FSA ID.

Learn More.

Preview a read-only version of the PLUS MPN for Graduate/Professional Students

Graduate students should request unsubsidized loans up to their full eligibility. You may need to complete a Direct Subsidized/Unsubsidized Master Promissory Note.
Step 5:

1. Enter “Borrower Information”
2. Enter “School Information”
Step 6:

Enter two references that do not have the same address as each other then select “Continue”
Step 7:
Verify your information then select “Continue”
Step 8:

1. Scroll through and read each section
2. Check the "I have reviewed the information..." box
3. Type your name and select “Sign & Submit”

Step 9:
You have completed your MPN once you have received this notice!