Completing a Master Promissory Note
Step 1

Visit [www.studentaid.gov](http://www.studentaid.gov)

Navigate to “Complete Aid Process”

Select “Complete Master Promissory Note:”
Step 2

Log in with FSA ID to complete MPN for Direct Subsidized and Unsubsidized Loans.
Step 2 cont.

FSA ID Username and Password can be retrieved or reset by selecting “Forgot My Username” or, “Forgot My Password”.
Step 3

Input your personal information and select a school to notify.
Step 4

Provide reference information for two different references.
Step 5

Review and edit the information you have reported.
Step 6

Review and sign Master Promissory Note.
Step 6 cont.

Spend 15-20 minutes reviewing the information you have reported, noting the following sections:

- Borrower Request, Certifications, Authorizations, and Understandings
- Promise to Pay
- MPN Terms and Conditions
- Important Notices
- Borrower’s Rights and Responsibilities Statement

It is necessary to scroll through each section in order to proceed to the sign and submit section.

BORROWER REQUEST, CERTIFICATIONS, AUTHORIZATIONS, AND UNDERSTANDINGS

12. This is a Master Promissory Note (MPN) for one or more Federal Direct Stafford/Ford (Direct Subsidized) Loans and/or Federal Direct Unsubsidized Stafford/Ford (Direct Unsubsidized) Loans. I request a total amount of Direct Subsidized Loans and/or Direct Unsubsidized Loans under this MPN not to exceed the allowable limits under the Act ("the Act" is defined in the MPN Terms and Conditions section of this MPN under Governing Law). My school will notify me of the loan type and loan amount that I am eligible to borrow. Within certain timeframes, I may cancel a loan or request a lower amount by contacting my school or by refusing to accept or returning all or a portion of a loan disbursement that is made to me. The Borrower’s Rights and Responsibilities Statement that accompanies this MPN and the disclosure statements that will be provided to me contain additional information about my right to cancel a loan or request a lower amount.

13. Under penalty of perjury, I certify that:

A. The information I have provided on this MPN and as updated by me from time to time is true, complete, and correct to the best of my knowledge and belief and is provided in good faith.

B. I will use the money I receive from any loan made under this MPN only to pay for my authorized educational expenses for attendance at the school that determined I was eligible to receive the loan. I will immediately repay any loan money that cannot be attributed to educational expenses for attendance on at least a half-time basis at that school.

C. If I owe an overpayment on a Federal Perkins Loan, Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Academic Competitiveness Grant (ACG), National Science and Mathematics Access to Retain Talent (SMART) Grant, or Leveraging Educational Assistance Partnership Grant, I have made satisfactory arrangements to repay the amount owed.

D. If I am in default on any loan I received under the Federal Perkins Loan Program (including National Direct Student Loans), the William D. Ford Federal Direct Loan (Direct Loan) Program, or the Federal Family Education Loan (FFEL) Program, I have made satisfactory repayment arrangements with the loan holder to repay the amount owed.

E. If I have been convicted of, or if I have pled nolo contendere (no contest) or guilty to, a crime involving fraud in obtaining funds under a program authorized under Title IV of the Higher Education Act of 1965, as amended (HEA), I have fully repaid the funds to the U.S. Department of Education (ED) or to the loan holder in the case of a Title IV federal student loan. The Title IV, HEA programs include the Federal Pell Grant, FSEOG, ACG, SMART Grant, Leveraging Educational Assistance Partnership Grant, Teacher Education Assistance for College and Higher Education (TEACH) Grant, Federal Work-Study (FWS), Federal Perkins Loan, Direct Loan, and FFEL programs.

14. For each Direct Subsidized Loan and Direct Unsubsidized Loan I receive under this MPN:

A. I authorize my school to certify my eligibility for the loan.

B. I authorize my school to credit my loan money to my student account at the school, and to pay ED any refund that
Step 7

Review instructions, and electronically sign and submit your MPN.
The Master Promissory Note is now complete.
Save or print a copy for your records.