Completing a Direct Loan MPN

Direct Subsidized and Unsubsidized Loans are low interest loans for students that are borrowed directly through the U.S. Department of Education. To be eligible for a Direct Subsidized and/or Unsubsidized loan a student must complete the Free Application for Federal Student Aid (FAFSA) at www.fafsa.gov, a Master Promissory Note and Entrance Counseling.

Who must complete a Direct Loan MPN?
Students borrowing federal subsidized/unsubsidized student loans or PLUS loans for the first time

Why do I need to complete Direct Loan MPN?
A Direct Loan MPN is required before you can borrow your first federal subsidized/unsubsidized student loan. The MPN acts as your agreement to repay your student loan.

What information may help me complete my Direct Loan MPN?
- Your Federal Student Aid ID (FSAID) and Password
- Your Driver’s License
- Names and address for two (2) individuals to be used as references

How do I complete a Direct Loan MPN?
To complete a Direct Loan MPN:

1. The student must go to studentloans.gov and “Sign In” using their FSAID and password
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2. Select “Complete Master Promissory Note”

3. Enter student demographic information and school

4. Enter demographic information for two (2) references

*Note: References should be:
- List adults with different U.S. addresses who have known you for at least three years.
- The first reference should be a parent or legal guardian.
- References must have different addresses and telephone numbers.
- If the reference does not have a telephone number, enter N/A.
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5. Review and acknowledge the borrower authorizations, promise to pay, MPN terms and conditions, important notices and MPN addendum.

Note: The student must expand and read all sections before being allowed to continue. Sections that have been read will be marked with a ✔️ in the top right corner.
6. Review the completed MPN information. If necessary, select “Edit” to update information for any section.

7. Enter your First Name, Middle Initial, and Last Name to electronically sign the MPN.

7. Review the final MPN then select “Submit”
Note: The student must scroll to the bottom of the MPN before being allowed to select “Submit”
Note: The completed MPN can be printed by following a link after it has been submitted.