

Master Promissory Note (MPN)

1. Go to www.studentaid.gov

The screenshot shows the homepage of the Federal Student Aid website. At the top, there is a navigation bar with the following items: "Federal Student Aid" logo, "UNDERSTAND AID", "APPLY FOR AID", "COMPLETE AID PROCESS", "MANAGE LOANS", "Log In | Create Account", and a search icon. The main content area features a large dark blue banner with the headline "You Are America's Smartest Investment". Below the headline, it states: "The U.S. Department of Education's office of Federal Student Aid provides more than \$120 billion in financial aid to help pay for college or career school each year." To the right of this text are two buttons: "Log In" and "Create Account". Below the banner, there are four teal-colored boxes representing different user categories: "Considering School" (with the subtext "I'm thinking about going to college or a career school."), "In School" (with the subtext "I'm in the process of earning a degree or certificate."), "Parent" (with the subtext "I want to help my child pay for college."), and "In Repayment" (with the subtext "I have loans I need to repay.").

2. The Direct Loan Master Promissory Note (MPN) is a legal document. It is fairly brief (10-15 minutes), but it is the legal document you sign promising to repay your Federal Student Loans. It specifies interest rates, origination fees, features, benefits and responsibilities you take on when you accept Direct Student Loans.
3. On the upper part of the website, you will see (Complete Aid Process), select drop down and you will click on, Complete a Master Promissory Note (MPN). Click it, will take you to Direct Loan MPN and you will see (I'm an Undergraduate Student) and click on Log In To Start.

COMPLETE AID PROCESS ▾

Master Promissory Note (MPN)

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).

You may receive more than one loan under an MPN over a period of up to 10 years to pay for your or your child's educational costs, as long as the school is authorized to use the MPN in this way and chooses to do so.

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

Choose the Direct Loan MPN you want to preview or complete



I'm an Undergraduate Student

MPN for Subsidized/Unsubsidized Loans

Use this MPN for Direct Subsidized Loans and Direct Unsubsidized Loans

Log In To Start

[View Demo](#)

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- On the upper part of the website, you will see (Complete Aid Process), select drop down and you will click on, Complete a Master Promissory Note (MPN). Click it, will take you to Direct Loan MPN and you will see (I'm an Undergraduate Student) and click on Log In To Start.
- Please use your FSA ID.

Log In

FSA ID Username, Email, or Mobile Phone

[Forgot My Username](#)

Password

[Forgot My Password](#)

Log In

OR

[Create an Account](#)

7. You will select, Accept.

Please Read Before Continuing

You are accessing a U.S. Federal Government computer system intended to be solely accessed by individual users expressly authorized to access the system by the U.S. Department of Education. Usage may be monitored, recorded, and/or subject to audit. For security purposes and in order to ensure that the system remains available to all expressly authorized users, the U.S. Department of Education monitors the system to identify unauthorized users. Anyone using this system expressly consents to such monitoring and recording. Unauthorized use of this information system is prohibited and subject to criminal and civil penalties. Except as expressly authorized by the U.S. Department of Education, unauthorized attempts to access, obtain, upload, modify, change, and/or delete information on this system are strictly prohibited and are subject to criminal prosecution under 18 U.S.C. § 1030, and other applicable statutes, which may result in fines and imprisonment. For purposes of this system, unauthorized access includes, but is not limited to:

- any access by an employee or agent of a commercial entity, or other third party, who is not the individual user, for purposes of commercial advantage or private financial gain (regardless of whether the commercial entity or third party is providing a service to an authorized user of the system); and
- any access in furtherance of any criminal or tortious act in violation of the Constitution or laws of the United States or any State.

If system monitoring reveals information indicating possible criminal activity, such evidence may be provided to law enforcement personnel.

Accept

Decline

8. Please check your contact information and so forth, making sure everything is correct. Once you looked over the information, check the box (I agree to Federal Student Aid's [Terms and Conditions](#)), click continue.

Confirm Your Information



Step 1 of 2

Contact Information and Communications Preferences

Welcome to your student aid account. Help us confirm your information to keep your account secure and up to date.

Important: You are required to verify your information and agree to our terms and conditions before you continue.