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Direct PLUS Loan for Parents Master Promissory Note Instructions

This guide provides steps for completing the Direct PLUS Loan for Parents Master Promissory Note

After you receive confirmation of eligibility, click **Complete MPN** in the left navigation menu to begin filling out the Master Promissory Note for the Parent PLUS Loan.

The screenshot shows the StudentLoans.gov website interface. The top navigation bar includes 'My Account', 'Getting Loans', 'Tools and Resources', 'Managing Repayment', 'FAQs', and 'Contact Us'. The main content area is titled 'Welcome to StudentLoans.gov' and contains a list of actions: 'Complete Counseling (Entrance, Financial Awareness, PLUS, Exit)', 'Complete a Master Promissory Note', 'Request a Direct PLUS Loan', 'Endorse a Direct PLUS Loan', 'Complete Direct Consolidation Loan Application and Promissory Note', 'Complete Income-Driven Repayment Plan Request', 'Co-sign Spouse's Income-Driven Repayment Plan Request', and 'I am not sure (we will ask you a series of questions to direct you)'. On the left side, there is a 'My Loan Documents' menu with 'Master Promissory Note' highlighted. On the right side, there are sections for 'Alerts' (indicating disclosure statements are not available), 'Personal Information' (with fields for Borrower, Social Security Number, Date of Birth, and Email), and 'Tools and Calculators' (including a Repayment Estimator).

Under the **PLUS MPN for Parents** section, click the **Complete PLUS MPN for Parents** link.

The screenshot shows the 'PLUS MPN for Parents' section of the website. It features a left-hand navigation menu with 'Tools and Calculators' and 'Repayment Estimator' highlighted. The main content area contains two buttons: 'Preview PLUS MPN for Graduate/Professional Students' and 'Complete PLUS MPN for Graduate/Professional Students'. Below these is a section titled 'PLUS MPN for Parents' with a sub-header '(Direct PLUS Loans available to eligible parents of eligible dependent undergraduate students. Parents must be logged in with their own FSA ID.)'. Underneath this section are two buttons: 'Preview PLUS MPN for Parents' and 'Complete PLUS MPN for Parents', with the latter being highlighted by a red circle.

Complete Steps 1 through 4 of the application process by entering all required information.

Step 1: Information

Step 2: References

Step 3: Terms & Conditions

Step 4: Review & Sign



Step 1: Information

Step 1 requires the following information for borrower and student:

- A. Borrower's citizenship and driver license information
- B. Borrower's permanent address
- C. Borrower telephone and email address
- D. Borrower's employer information
- E. Student's information
- F. School's information

When all fields have been completed, click [Continue](#).

Step 2: References

Step 2 requires information for references.

A. Information for Reference 1

B. Information for Reference 2

When all fields have been completed, click **Continue**.

My Account Getting Loans Tools and Resources Managing Repayment FAQs Contact Us

My Preferences Logout

My Loan Documents

- Disclosure Statements
- Completed MPNs
- Direct PLUS Loan Requests
- PLUS Correspondence
- Completed Endorser Addenda
- Income-Driven Repayment Plan Requests
- Direct Consolidation Loan Applications

PLUS Loan Process

- Request Direct PLUS Loan
- Document Extenuating Circumstances
- Endorse Direct PLUS Loan
- Print Endorser Addendum
- Complete PLUS Counseling

Master Promissory Note

- Complete MPN
- Print MPN

Counseling

- Complete Counseling
- View Completed Counseling

Repayment

- Complete Direct Consolidation Loan Application and Promissory Note
- Complete Income-Driven Repayment Plan Request
- Co-sign Spouse's Income-Driven Repayment Plan Request

Tools and Calculators

- Repayment Estimator

Submit Master Promissory Note (Step 2) - References

Information **2** References 3 Terms & Conditions 4 Review & Sign

Borrower: _____ Social Security Number: _____

References: List two persons with different U.S. addresses who do not live with you and who have known you for at least three years. If you are a parent borrower, do not list the student.

- List two persons with different U.S. addresses who have known you for at least three years.
- The student cannot be listed as a reference.
- References must have different addresses and telephone numbers.
- If the reference does not have a telephone number, enter N/A.

Reference 1

If you have previously completed information for the reference: -- Select --

Last Name: First Name: Middle Initial: [More Information](#)

Permanent Address

Street Address (line 1):

Street Address (line 2):

City:

State: -- Select --

Zip Code:

Country: UNITED STATES

E-Mail Address:

Telephone Number:

Relationship to Borrower: -- Select --

Reference 2

If you have previously completed information for the reference: -- Select --

Last Name: First Name: Middle Initial: [More Information](#)

Permanent Address

Street Address (line 1):

Street Address (line 2):

City:

State: -- Select --

Zip Code:

Country: UNITED STATES

E-Mail Address:

Telephone Number:

Relationship to Borrower: -- Select --

Step 3: Terms and Conditions

Step 3 requires acknowledgement and agreement of the terms and conditions.

A. Review **Section D, Borrower Request, Certifications, Authorizations, and Understandings**

B. Review **Section E, Promise to Pay; Section F, MPN Terms and Conditions; and Section G, Important Notices**

C. Review and check the box in **Section H.**

When all fields have been reviewed and checked, click **Continue**.

Submit Master Promissory Note (Step 3) - Terms and Conditions

1 Information 2 References 3 **Terms & Conditions** 4 Review & Sign

Borrower: Social Security Number:

You must read each section before proceeding to the next step.

SECTION D: BORROWER REQUEST, CERTIFICATIONS, AUTHORIZATIONS, AND UNDERSTANDINGS

17. This is a Master Promissory Note (MPN) for one or more Federal Direct PLUS (Direct PLUS) Loans. I request a Direct PLUS Loan under this MPN in an amount not to exceed my or (if I am a parent borrower) the student's annual cost of attendance, minus other financial aid received for each academic year. For each loan, the school will notify me of the loan amount that I am eligible to borrow. Within certain timeframes, I may cancel a loan or request a lower amount by contacting the 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. If I have an adverse credit history and obtain an endorser so that I may receive a Direct PLUS Loan, only one loan may be made to me under this MPN.

18. 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 made in good faith.
- B. I am (1) a graduate or professional student, (2) the biological or adoptive parent of the student identified in Section C, or (3) the spouse of the student's parent and I am considered to be a parent in accordance with the instructions on the Free Application for Federal Student Aid (FAFSA®) for purposes of reporting my income and assets on the FAFSA®.
- C. I will use the proceeds of loans made under this MPN for authorized educational expenses that I incur or, if I am a parent borrower, that the student incurs; I will immediately repay any loan proceeds that cannot be attributed to educational expenses for attendance on at least a half-time basis at the school that certified my loan eligibility.
- D. If I use an overpayment on a Federal Perkins Loan, Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Academic Competitiveness Grant (ACG), National Science or Mathematics Access to Retain Talent (SMART) Grant, or Leveraging Educational Assistance Partnership Grant, I have made satisfactory arrangements to repay the amount owed.
- E. 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.
- F. 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 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. If I am a parent applying for a Direct PLUS Loan for a dependent undergraduate student, and if that student has been convicted of, or has pled *nolo contendere* or guilty to, a crime involving fraud in obtaining funds under Title IV of the HEA, the student has fully repaid the funds to ED, or to the loan holder in the case of a Title IV federal student loan.

19. For each Direct PLUS Loan I receive under this MPN:

- A. I authorize the school to certify my eligibility for the loan.
- B. I authorize the school to credit my loan proceeds to my account at the school (if I am a graduate or professional student borrower) or to the student's account at the school (if I am a parent borrower), and to pay to ED any refund that may be due up to the full amount of the loan.
- C. I authorize ED to investigate my credit record and report information about my loan status to persons and organizations permitted by law to receive that information.
- D. I authorize ED to defer repayment of principal on my loan if I enroll at least half-time at an eligible school and, if I am a graduate or professional student, for the 6-month period after I cease to be enrolled at least half-time, unless I notify ED differently.
- E. I authorize the schools, ED, and their agents and contractors to release information about my loan to the references on the loan and to my immediate family members, unless I submit written directions otherwise.
- F. I authorize the schools, ED, and their agents and contractors to share information about my loan with each other.
- G. I authorize the schools, ED, and their agents and contractors to contact me regarding my loan request or my loan, including repayment of my loan, at the number that I provide on this MPN or any future number that I provide for my cellular telephone or other wireless device using automated dialing equipment or artificial or prerecorded voice or text messages.

20. I understand that:

- A. ED will give me the opportunity to pay the interest that accrues on each loan made under this MPN during deferment (including in-school deferment), forbearance, and other periods as provided under the Act. If I do not pay the interest that accrues during these periods, ED may add unpaid interest that accrues on each loan made under this MPN to the principal balance of that loan (this is called "capitalization") at the end of the deferment, forbearance, or other period. Capitalization will increase the principal balance on my loan and the total amount of interest I must pay.
- B. ED has the authority to verify information reported on this MPN with other federal agencies.

SECTION E: PROMISE TO PAY

SECTION F: MPN TERMS AND CONDITIONS

SECTION G: IMPORTANT NOTICES

***Section H contains instructions for completing a paper MPN and therefore is not displayed here. All sections will display in the next step.**

C I have reviewed the information about me on the Master Promissory Note and acknowledge that it is true and correct. I have read, understand, and agree to the terms and conditions of the MPN, including the Borrower Request, Certifications, Authorizations, and Understandings in Section D and the accompanying Borrower's Rights and Responsibilities Statement. I agree to repay in full all loans made under this MPN according to the terms and conditions of the MPN.

(Your response will be recorded and made part of your completed MPN.)

Cancel Continue

Step 4: Review and Sign

Step 4 requires final review of borrower, student, and references information, as well as official endorsement of MPN.

- A. Review **Borrower Information**.
- B. Review the **Student and School Information**.
- C. Review contact information under the **References** section.
- D. Enter borrower **First Name**, **Middle Initial** (if applicable) and **Last Name**.

When all fields have been reviewed and checked, click **Continue** to submit your PLUS MPN.

A message should appear saying: **Your signature has been authenticated.**

Important: Your signature must match your name exactly as you entered it when you applied for your FSA ID. Scroll up to see your name at the top of the page. Enter your name in the signature fields exactly as it is displayed at the top of your MPN application page.

Note: These field are case-sensitive.

My Loan Documents
Disclosure Statements
Completed MPNs
Direct PLUS Loan Requests
PLUS Correspondence
Completed Endorser Addenda
Income-Driven Repayment Plan Requests
Direct Consolidation Loan Applications
PLUS Loan Process
Request Direct PLUS Loan
Document Extenuating Circumstances
Endorse Direct PLUS Loan
Print Endorser Addendum
Complete PLUS Counseling
Master Promissory Note
Complete MPN
Print MPN
Counseling
Complete Counseling
View Completed Counseling
Repayment
Complete Direct Consolidation Loan Application and Promissory Note
Complete Income-Driven Repayment Plan Request
Co-sign Spouse's Income-Driven Repayment Plan Request
Tools and Calculators
Repayment Estimator

Submit Master Promissory Note (Step 4) - Review and Sign
Information References Terms & Conditions 4 Review & Sign

Borrower: Social Security Number:

Borrower Information

I am a Parent of a Dependent Undergraduate Student

Citizenship Status:
Driver's License State: Driver's License Number:
Permanent Address:
City: State:
Zip Code: Country:
Telephone Number:
E-Mail Address:
Employer Name:
Employer Address:
City: State/U.S. Territory:
Zip Code: Country:
Work Number:

Student and School Information

Dependent Undergraduate Student Information

Student Name:
Social Security Number:
Date of Birth:
School Name:
School Code/Branch:
School Address:

References

Last Name: First Name: Middle Initial:
Permanent Address:
City: State:
Zip Code: Country:
E-Mail Address:
Telephone Number:
Relationship to Borrower:
Last Name: First Name: Middle Initial:
Permanent Address:
City: State:
Zip Code: Country:
E-Mail Address:
Telephone Number:
Relationship to Borrower:

First Name: Middle Initial: Last Name: Sign

The time and date of your signature will be recorded and be made part of your completed MPN.

The next page is a confirmation that your Direct PLUS Loan MPN has been submitted. Note that your Direct PLUS Loan MPN has not been completed **until** you see this page. Please click the **View PDF** link to save and/or print a copy of your completed PLUS MPN for your records. If you would like a paper copy of your completed MPN to be mailed to you, click on **Completed MPNs** under the **My Loan Documents** section in the navigation menu on the left.

