

MPN Tutorial

Students and **parents** of dependent students who need to complete the Master Promissory Note (MPN) will need the following:

- 30 minutes to complete the form—it must be completed in a single session.
- A valid Federal Student Aid (FSA) ID. If you do not have an FSA ID please log in to <https://fsaid.ed.gov/>.
- Personal information—name, address, telephone number, driver's license number, and email address.
- References—name, address, telephone number, and email address of two references who do not reside at your address or with each other.

Please visit [Direct Loans](#).

- Do not click on the "Back" browser button when completing this form. You may instead click on the relevant tab located at the top of the page.
- Click on the blue "Log In" button located on the upper right-hand side of the screen.

The screenshot shows the top navigation bar of the StudentLoans.gov website. On the left, it features the 'Federal Student Aid' logo with the tagline 'An OFFICE of the U.S. DEPARTMENT of EDUCATION' and the 'StudentLoans.gov' logo. On the right, there are links for 'Log In' and 'Español', and a 'MENU' icon. Below the navigation bar is a large banner image of a diverse group of students in a classroom. A white login box is overlaid on the right side of the banner, containing the text 'Log in to StudentLoans.gov with your verified FSA ID' and a blue 'LOG IN' button. Below the button is a link that says 'Create an FSA ID'. At the bottom left of the banner, there is a text prompt: 'Find out your student loan repayment options here >>'. Below the banner is a grid of four service categories, each with a green circular icon and a dropdown arrow: 'Undergraduate Students' (person icon), 'Graduate/Professional Students' (graduation cap icon), 'Parent Borrowers' (family icon), and 'Repayment & Consolidation' (calculator icon). Under the 'Undergraduate Students' category, there is a text block: 'The first step in getting student aid is completing the Free Application for Federal Student Aid (FAFSA®) at www.FAFSA.gov. You must do this'. To the right of this text is a list of four steps: 'Complete Entrance Counseling', 'Complete Loan Agreement for a Subsidized/Unsubsidized Loan (MPN)', 'Complete Financial Awareness Counseling', and 'Complete Exit Counseling'. To the right of the list is a small video player thumbnail showing a play button icon.

- Enter your FSA ID user name or email address along with your FSA ID password.

[Log In](#)

FSA ID Username or E-mail Address:
 *

FSA ID Password:
 *

[Forgot Username or Password?](#) [Create an FSA ID](#)

LOG IN

[Cancel](#)

- Accept the disclaimer to advance to the next page.
- Click "Complete Loan Agreement (Master Promissory Note)" to advance to the next page.

MY HOME PAGE

I want to:

<ul style="list-style-type: none"> <li style="background-color: #f5f5f5; padding: 5px; margin-bottom: 5px; display: flex; justify-content: space-between; align-items: center;"> View My Documents <li style="background-color: #f5f5f5; padding: 5px; margin-bottom: 5px; display: flex; justify-content: space-between; align-items: center;"> Complete Loan Counseling (Entrance, Financial Awareness, Exit) <li style="background-color: #f5f5f5; padding: 5px; margin-bottom: 5px; display: flex; justify-content: space-between; align-items: center;"> Complete Loan Agreement (Master Promissory Note) <li style="background-color: #f5f5f5; padding: 5px; margin-bottom: 5px; display: flex; justify-content: space-between; align-items: center;"> Apply for a Direct PLUS Loan <li style="background-color: #f5f5f5; padding: 5px; margin-bottom: 5px; display: flex; justify-content: space-between; align-items: center;"> Appeal Credit Decision <li style="background-color: #f5f5f5; padding: 5px; margin-bottom: 5px; display: flex; justify-content: space-between; align-items: center;"> Complete an Endorser Addendum <li style="background-color: #f5f5f5; padding: 5px; margin-bottom: 5px; display: flex; justify-content: space-between; align-items: center;"> Complete PLUS Credit Counseling 	<div style="border: 1px solid #ccc; padding: 10px; margin-bottom: 10px;"> <p>My Correspondence </p> <p>You have a new disclosure statement. </p> <hr/> <p>You have new PLUS correspondence. </p> </div> <div style="border: 1px solid #ccc; padding: 10px;"> <p>My Profile </p> <p>Name: XXXXXXXXXX</p> <p>Date of Birth: MM/DD/YYYY</p> <p>Social Security Number: XXXXXXXX-XXXX</p> <p>E-mail: XXXXXXXXXX@XXXX</p> <p>Update My Profile</p> </div>
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- Select the correct MPN type by clicking "Start."
 - Undergraduate students will 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](#)

START

OMB No. 1845-0007 • Form Approved

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.

START

OMB No. 1845-0068 • Form Approved

PLUS MPN for Parents

Use this MPN for Direct PLUS Loans available to eligible parents of eligible dependent undergraduate students.

Parents must be logged in with their own [FSA ID](#).

[Learn More](#)

[Preview a read-only version of the PLUS MPN for Parents](#)

START

OMB No. 1845-0068 • Form Approved

- Enter your personal information in the "Borrower Information" section.
- School Information: State = IOWA / School Name = KAPLAN UNIVERSITY DAVENP

MASTER PROMISSORY NOTE (MPN)

- 1 Information
- 2 References
- 3 Review & Edit
- 4 Sign & Submit

Borrower: [Name]

Social Security Number: [SSN]

Borrower Information

Driver's License State:

- Select -

Driver's License Number:

[Input field]

Permanent Address [More Information](#)

Address (line 1):

[Input field]

State:

- Select -

Enter a valid address. Valid characters include numbers, letters, hyphen (-), period (.), apostrophe ('), hyphen

Choose a state.

- School Information: State = IOWA / School Name = KAPLAN UNIVERSITY DAVENP

School Information

Select School to Notify

U.S. Schools/U.S. Territory Schools

Non U.S. Schools

Choose a state:

- Select -

Search school by name:

Select or type

The school you selected is participating in the electronic Master Promissory Note (MPN) process.

School Name:
KAPLAN UNIVERSITY DAVENP

School Code/Branch:
G04586

School Address:
1801 EAST KIMBERLY ROAD
DAVENPORT, IA 528072095

[Remove this school](#)

EXIT

CONTINUE

- Select "Continue" when finished.

MASTER PROMISSORY NOTE (MPN)

- 1
 Information
 ✓- 2
 References
 ▶- 3
 Review & Edit
 ▶- 4
 Sign & Submit

Borrower: [Name]	Social Security Number: [SSN]
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Reference Information

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 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.

Reference 1

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

Name [More Information](#)

First Name: *

Middle Initial:

Last Name: *

- Provide the name, address, and telephone number of two verifiable references who do not live in your household or with each other.
- Select "Continue" when finished.

Federal Student Aid | StudentLoans.gov Hi, [Name] | Log Out MENU

MASTER PROMISSORY NOTE (MPN)

1 Information ✓
 2 References ✓
 3 Review & Edit
 4 Sign & Submit

Borrower: [Name] Social Security Number: [SSN]

Borrower Information Edit

Driver's License Information

Driver's License State: [State]

Driver's License Number: [License No.]

Permanent Address

Address (line 1): [Address]

Address (line 2): [Address]

City: [City]

- Review all information entered from the previous steps for accuracy. Make any necessary edits if need be.
- Select "Continue" when finished.

Federal Student Aid | StudentLoans.gov Hi, [Name] | Log Out MENU


MASTER PROMISSORY NOTE (MPN)

1 Information ✓
 2 References ✓
 3 Review & Edit ✓
 4 Sign & Submit

- Before You Begin
- Borrower Information
- Reference Information
- School Information
- Borrower Request, Certifications, Authorizations, and Understandings
- Promise to Pay
- MPN Terms and Conditions
- Important Notices
- Borrower's Rights and

Your MPN has not been submitted yet!

Scroll down to review and sign the Master Promissory Note.
To correct your information, click the browser's "Back" button or the "3 - Review & Edit" option at the top of the page.



Master Promissory Note
Direct Subsidized Loans and Direct Unsubsidized Loans
William D. Ford Federal Direct Loan Program

OMB No. 1845-0007
Form Approved
Exp. Date
04/30/2019

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or any accompanying document is subject to penalties that may include fines and imprisonment under Title 18, U.S. Code and 20 U.S.C. 1097.

- In the last step, you will scroll down to the bottom of the page to e-sign the document. Please read all the terms and conditions before you apply your signature.

- Borrower Information
- Reference Information
- School Information
- Borrower Request, Certifications, Authorizations, and Understandings
- Promise to Pay
- MPN Terms and Conditions
- Important Notices
- Borrower's Rights and Responsibilities Statement
- Instructions
- Sign & Submit

Sign & Submit

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 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.)

First Name: * Middle Initial: Last Name: *

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

EXIT
SIGN & SUBMIT

- Check the box if you agree to the terms and conditions. Enter your first, middle initial, and last name.
- Select "Sign & Submit" when finished.

Confirmation

You have successfully submitted your MPN.

A confirmation e-mail has been sent to [Redacted Email]

The school you selected will be notified of your MPN completion within the next 24 hours.

Your school will tell you what loans, if any, you are eligible to receive. If you have questions regarding your loan eligibility, the next steps in the processing of your loan, when the loan will be disbursed (paid out), or no longer wish to receive the loan, contact your school's financial aid office.

[View, save and/or print a copy of your completed MPN for your records.](#)

Next Steps
➔

- Access [PLUS Credit Counseling](#) for more information on PLUS borrowing.

Questions?

- Visit our [FAQ page](#)

- The website will bring you to your confirmation page where you can view, save, and/or print the completed MPN for your records.