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/](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](https://studentloans.gov/).

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

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

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.

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 Direct PLUS MPN for Parents

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

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

• 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.
Check the box if you agree to the terms and conditions. Enter your first, middle initial, and last name.

Select "Sign & Submit" when finished.

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