

# Steps to complete your Loan Agreement (Master Promissory Note)

1. Log onto your Federal Student Aid account by clicking <https://studentaid.gov/mpn/subunsub/landing>. Select “Log In To Start”

## Master Promissory Note (MPN) for Undergraduate Students

The MPN for Direct Subsidized Loans and Direct Unsubsidized Loans 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 educational costs, as long as the school is authorized to use the MPN in this way and chooses to do so.

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

### I'm an Undergraduate Student

MPN for Subsidized and Unsubsidized Loans

Use this MPN for Direct Subsidized Loans or Direct Unsubsidized Loans available to eligible undergraduate students.

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[Log In To Start](#)

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OMB No. 1845-0007 • Form Approved

2. Enter your FSA ID and password  
Then, select Log In.

## Log In

FSA ID Username, Email, or Mobile Phone 

[Forgot My Username](#)

Password 

[Show Password](#)

[Forgot My Password](#)

[Log In](#)

or

[Create an Account](#)

3. Search for your school by completing the “Choosing a State” and “Search by School Name” fields. Select continue.

## Master Promissory Note

*For Undergraduate Students Requesting Direct Subsidized/Unsubsidized Loans*

Step 1 of 5

### Information

Borrower: [REDACTED] Social Security Number: [REDACTED]

#### School Information

Select school to notify

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

Choose a State

Search School By Name

Add a school using search or filter

[Previous](#) [Continue](#)

4. You will then need to provide information for 2 references. Below, are the guidelines for entering in references.

## Reference Information

Enter the requested information for two persons with different U.S. addresses who do not live with you and who have known you for at least three years. The references should be people who will be able to help us contact you in the future if we are unable to reach you. References are only used for this purpose and are never required to repay your loan.

Please note the following information about your references:

- The first reference should be a parent or legal guardian.
- References must have different addresses and telephone numbers.
- References who live outside the United States are not acceptable.
- If the reference does not have a telephone number, or email address, or does not wish to provide an email address, enter N/A.
- Providing an email address for a reference is optional. If you provide an email address for a reference, we may use it to communicate with the reference.

- On the following screens you will need to read through the terms and conditions of accepting Federal undergraduate student loans.
- Once you have moved through the terms and conditions, you need to accept the promises by clicking the box, below.

### Promises

I promise to pay to ED the full amount of all loans that I receive under this MPN in accordance with the terms of the MPN, plus interest and any other charges and fees that I may be required to pay under the terms of the MPN.

If I do not make a payment on a loan made under this MPN when it is due, I promise to pay reasonable collection costs, including but not limited to attorney fees, court costs, and other fees.

I promise that I will not sign this MPN before reading the entire MPN, even if I am told not to read it, or told that I am not required to read it.

My signature certifies that I have read, understand, and agree to the terms and conditions of the MPN, including the Borrower Request, Certifications, Authorizations, and Understandings, the MPN Terms and Conditions, and the Borrower's Rights and Responsibilities Statement.

- You need to enter your signature by typing your **legal** first and last name. The click submit.

### Sign and Submit

I understand that more than one loan may be made to me under this MPN. I understand that by accepting any disbursement issued at any time under this MPN, I agree to repay the loan associated with that disbursement.

First Name

Middle Initial - *Optional*

Last Name

*The time and date of your signature will be recorded and included as part of your completed MPN.*

8. You will know you have completed the loan agreement successfully when you get the following message.



## You have successfully submitted your MPN

**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.

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