

# STEPS TO COMPLETE A EMPN ON STUDENTLOANS.GOV



**START HERE  
GO FURTHER**  
FEDERAL STUDENT AID

StudentLoans.gov

Home | Learn More | Tools and Resources | Managing Repayment | FAQs | Contact Us

**Manage My Direct Loan**  
**Sign In** Please use your PIN to sign in  
[Why am I signing in?](#)

- View My Loan Documents
- Entrance Counseling
- Sign Master Promissory Note
- Complete PLUS Request Process
- Endorse PLUS Loan

*Please visit the [PIN](#) site if you are a new user or have forgotten your PIN.*



**StudentLoans.gov**

This site is your source for information from the U.S. Department of Education about how to manage your student loans.

**Learn More**

- Find Information about Student Aid Programs
- Direct Loan Overview
- What you Need for Direct Loans
- What to Expect for Direct

**Tools and Resources**

- Apply for PIN
- FAFSA
- Exit Counseling
- Direct Loan Consolidation
- My Financial Aid History

**Managing Repayment**

- Repaying Your Loans
- Repayment Plans & Calculators
  - Income Based Repayment Plan
- Trouble Making Payments?
- Loan Discharge

**Enter social, first characters of last name, DOB, and PIN#. (Note: The forward slashes are entered in automatically on the date of birth field.)**

Home | Learn More | Tools and Resources | Managing Repayment | FAQs | Contact Us

**Sign In**

Social Security Number

First Two (2) Characters of Last Name

Date of Birth (mm/dd/yyyy)

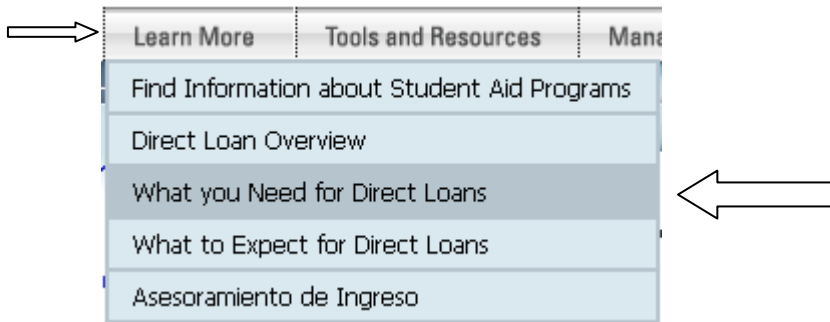
PIN

**Sign In**

If you do not have a pin, please visit the [PIN site](#).

Your Federal Student Aid PIN can be used each year to electronically apply for federal student aid and to access your Federal Student Aid records on line. If you receive a PIN you agree not to share it with anyone. Your PIN serves as your electronic signature and provides access to your personal records, so you should never give your PIN to anyone. Be sure to keep your PIN in a safe place. If you think your PIN has been compromised, you should change it via the Federal Student Aid PIN Web site [Change My PIN](#).

**Review what you need to complete the note by clicking on “Learn More”, then click on “What you need for Direct Loans.”**



## What You Need

To view this website effectively, you will need one of the following supported browsers from either Microsoft or Mozilla. Please use the following links to download and install the appropriate browser.

### For Windows:

[Get MS Internet Explorer](#)

[Get Firefox](#)

### For Apple Macintosh:

[Get MS Internet Explorer](#)

[Get Firefox](#)

If you are using a browser that is not supported, your view and interaction with this site may be significantly impaired.

*Note: To identify the browser currently running on your computer, user the “HELP” menu item on your browser and select “About [your browser name here]”.*

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To view or print a completed Master Promissory Note (MPN), you will need the free Adobe Acrobat Reader.

### Adobe Acrobat Reader

[Get Adobe Acrobat Reader](#)

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*You must have a Federal Student Aid PIN to access all services offered by this website. The PIN serves as your identifier to let you access your personal information in various U.S. Department of Education systems. The PIN also allows you to sign your student aid application online and allows you to correct your application data online.*

Click on Complete Master Promissory Note to begin.

Home	Learn More	Tools and Resources	Managing Repayment	FAQs	Contact Us	Logout
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MIKE N MILLER | My Profile

I want to: —Select—

Welcome to StudentLoans.gov

**My Loan Documents**

Disclosure Statements

Completed MPNs

PLUS Loan Applications

Completed Endorser Addendums

**PLUS Loan Process**

Request PLUS Loan

Appeal Credit Decision

Endorse PLUS Loan

Print Endorser Addendum

**Master Promissory Note**

Complete MPN

Print MPN

**Counseling**

Complete Entrance Counseling

Before you begin, please verify that your personal information is up to date and select your preference for future correspondence.

The personal information displayed is based on the information returned from the Federal Student Aid PIN website. If any of the information is incorrect, you must correct it at the Federal Student Aid PIN website.

If you have confirmed your information, what do you want to do?

- Complete Entrance Counseling
- Start PLUS Application Process
- Complete Master Promissory Note**
- Endorse a PLUS Loan
- I am not sure (we will ask you a series of questions to direct you)

**Personal Information**

Full Name: MIKE N MILLER

Social Security Number: xxx-xx-

Date of Birth: 11/13/

E-mail:

Confirm E-mail:

☐ I would like to receive my correspondence electronically.

[Learn more](#)

I want to:

-Select-

My Loan Documents

Disclosure Statements

Completed MPNs

PLUS Loan Applications

Completed Endorser  
Addendums

PLUS Loan Process

Request PLUS Loan

Appeal Credit Decision

Endorse PLUS Loan

Print Endorser Addendum

Master Promissory Note

Complete MPN

Print MPN

Counseling

Complete Entrance  
Counseling

View Previously Completed  
Counseling

## 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). 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.

Parent borrowers must complete a MPN for each student appearing on the loan.

The entire MPN process must be completed in a single session, so be sure you have enough time before you start. Each MPN generally takes approximately 30 minutes to complete.

### What You Need

OR

Select the type of loan you would like to receive



#### Subsidized/Unsubsidized

(Federal Direct Loans available to undergraduate or graduate/professional students)



#### Graduate PLUS

(Federal Direct Loans available to graduate/professional students)



#### Parent PLUS

(Federal Direct Loans available to parents of dependent undergraduate students)

## Step 1

### Personal Information

Driver's License Number:

Driver's License State:

Permanent Address (line 1): \*

Permanent Address (line 2):

City: \*  State: \*  Zip: \*

Country:

Is your mailing address different than your street address? ☐ Yes ☒ No

[Why do we ask?](#)

Day Phone:

Evening Phone: \*

Email:

[Why do we ask?](#)

### School and Loan Information

School State: \*

School Name: \*

**DLID:**G02837 **School Address:** 520 CAPEN HALL  
NORTH CAMPUS  
BUFFALO, NY 142600001

Cancel

Continue



## Step 2- Personal References

Please provide information for two personal references. A few notes on references:

- References cannot share the same address or phone number
- References cannot have a non-U.S. address
- You must have known your reference for at least 3 years
- If you are a parent borrower, please do not list the student as a reference
- If the reference does not have a phone number, enter N/A

### Reference 1

If you have already created a reference, please select from the list: UNKNOWN NONE

Last Name: \*NONE Middle Initial: First Name: \*UNKNOWN

Address (line 1): \*123 MAIN STREET

Address (line 2): City: \*NIAGARA FALLS State:

NEW YORK Zip: \*14303 Country: UNITED STATES

Day Phone:

Relationship: \*FRIEND

### Reference 2

If you have already created a reference, please select from the list: NONE NONE

Last Name: \*NONE Middle Initial: First Name: \*abcd

Address (line 1): \*121 MAIN STREET

Address (line 2):

City: \*NIAGARA FALLS State: NEW YORK Zip: \*14303 Country:

UNITED STATES Day Phone: /

Relationship: \*FRIEND

Cancel

Continue



**If you previously created a reference on a prior page it would be shown in the dropdown to pick from.**

## Step 3 Terms & Conditions

**Submit Master Promissory Note (STEP 3) - Terms and Conditions**

✓ Personal Information → ✓ Personal References → **3 Terms & Conditions** → 4 Review & Sign

Full Name: **MIKE** Social Security Number: **XXX-XX-XXXX**

\* Required field

**You must read each section of the terms and conditions before proceeding to the next step.**

**SECTION C: BORROWER REQUEST, CERTIFICATIONS, AUTHORIZATIONS, AND UNDERSTANDINGS** ✓

**SECTION D: PROMISE TO PAY** ✓

I promise to pay to ED all loan amounts disbursed under the terms of this MPN, plus interest and other charges and fees that may become due as provided in this MPN. 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. I understand that, within certain timeframes, I may cancel or reduce the amount of a loan by refusing to accept or by returning all or a portion of any disbursement that is issued. Unless I make interest payments, interest that ED charges on my loans during grace, in-school, deferment, forbearance, and other periods will be added to the principal balance of the loan as provided under the Act. If I do not make a payment on a loan made under this MPN when it is due, I will also pay reasonable collection costs, including but not limited to attorney's fees, court costs, and other fees. 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. I am entitled to an exact copy of this MPN and the Borrower's Rights and Responsibilities Statement. My signature certifies that I have read, understand, and agree to the terms and conditions of this MPN, including the Borrower Request, Certifications, Authorizations, and Understanding in Section C, the Notice About Subsequent Loans Made Under this MPN in Section E, and the terms and conditions described in Section E of this MPN and in the Borrower's Rights and Responsibilities Statement.

**I UNDERSTAND THAT I MAY RECEIVE ONE OR MORE LOANS UNDER THIS MPN, AND THAT I MUST REPAY ALL LOANS THAT I RECEIVE UNDER THIS MPN.**

**SECTION E: MPN TERMS AND CONDITIONS** ✓

**SECTION G: IMPORTANT NOTICES** ✓

\*Section F contains instructions for completing a paper MPN and therefore is not displayed here. When you print off your completed MPN all sections print.

☒ *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 Borrower Request, Certifications, Authorizations and Understandings, the Promise to Pay, the MPN Terms and Conditions, and the Borrower's Rights and Responsibilities Statement*  
**(Your response will be recorded and made part of your completed MPN.)**

Cancel Continue

**You must click on each section and read the contents. Once it is read, a green check mark will appear on the right. Then check the box stating you have read the above statements. Then click continue.**

## Step 4- Review & Sign

Personal Information			Edit
Permanent Address:			
City: <b>NIAGARA FALLS</b>	State: <b>NY</b>	Zip: <b>14303</b>	
Country: <b>US</b>			
Evening Phone:			
Email:			

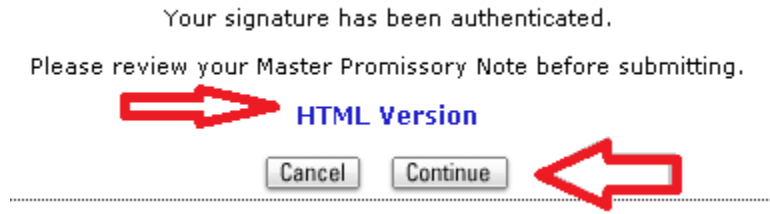
School Information		Edit
School Name: <b>SUNY AT BUFFALO</b>		
DLID: <b>G02837</b>	School Address: <b>520 CAPEN HALL NORTH CAMPUS</b>	
<b>BUFFALO, NY 142600001</b>		

Personal References				Edit
Last Name: <b>NONE</b>	Middle Initial:	First Name: <b>UNKNOWN</b>		
Address: <b>123 MAIN STREET</b>	City: <b>NIAGARA FALLS</b>	State: <b>NY</b>	Zip: <b>14303</b>	
Country: <b>US</b>	Day Phone:	Relationship: <b>FRIEND</b>		
Last Name: <b>NONE</b>	Middle Initial:	First Name: <b>abcd</b>		
Address: <b>121 MAIN STREET</b>	City: <b>NIAGARA FALLS</b>	State: <b>NY</b>	Zip: <b>14303</b>	
Country: <b>US</b>	Day Phone:	Relationship: <b>FRIEND</b>		

First Name:  Middle Initial:  Last Name:   

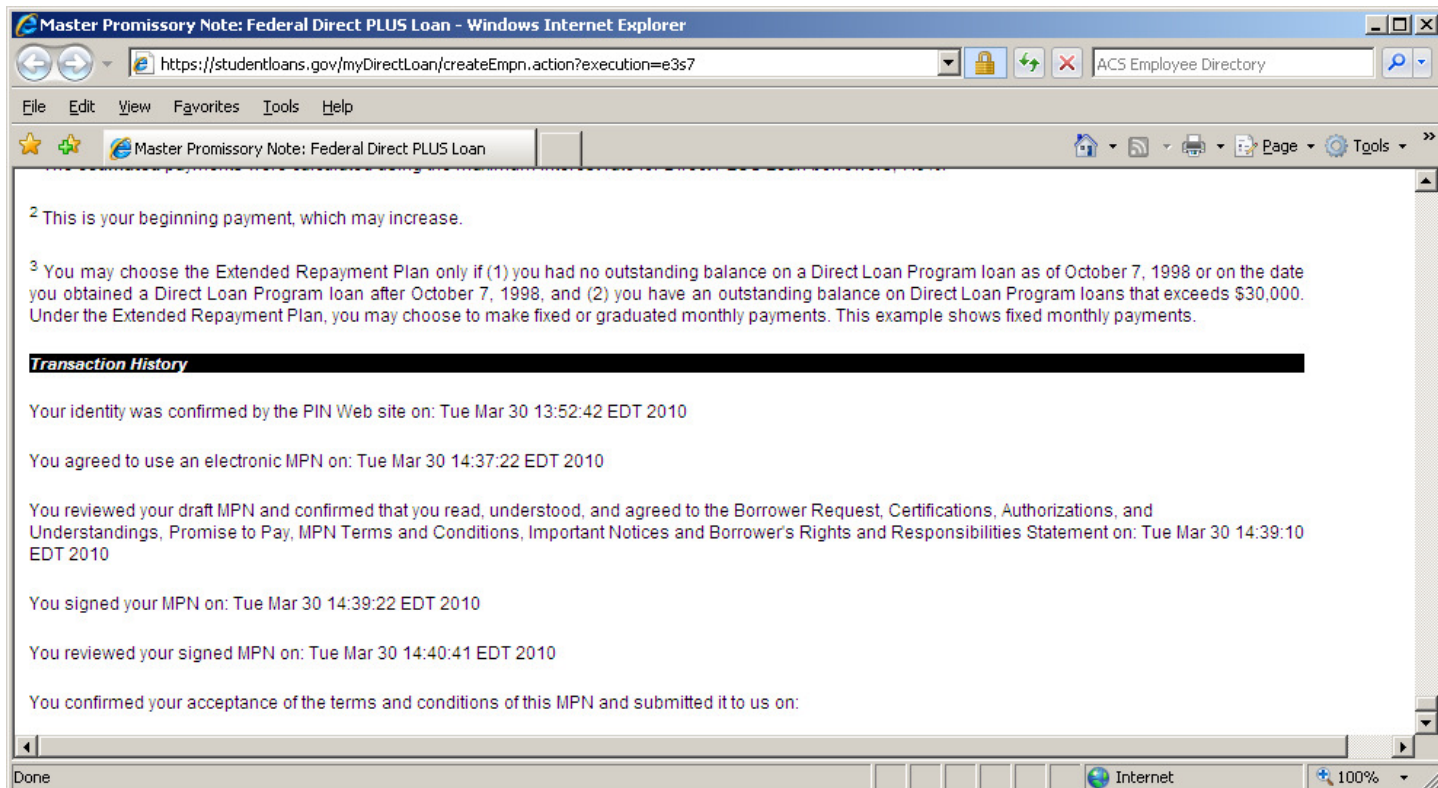


Once you click sign, this will appear below. Review the MPN by clicking on "HTML Version." They can not continue unless they have viewed the HTML version. After final review, click continue.



### Example of Last Page for HTML Version

(The date and time will populate once you click "Continue" from original page.)



Once you click Continue, the site will thank you for completing the MPN and you will be able to view and print out the entire P Note in .pdf format. Notice the last line now has a date and time. This confirms the MPN is now complete.

MPN.pdf - Adobe Reader

File Edit View Document Tools Window Help

10 (10 of 10)

110%

Find

\$30,000	362	43,488	253	46,166	Not Available	Not Available
\$35,000	423	50,736	295	53,859	268	80,346
\$40,000	483	57,984	338	61,554	306	91,824
\$45,000	544	65,232	380	69,248	344	103,302
\$50,000	604	72,480	422	76,942	383	114,781
\$55,000	664	79,708	464	84,636	421	126,259
\$60,000	725	86,976	507	92,330	459	137,737
\$65,000	785	94,224	549	100,023	497	149,215
\$70,000	846	101,472	591	107,718	536	160,693
\$75,000	906	108,720	633	115,413	574	172,171
\$80,000	966	115,968	675	123,107	612	183,649
\$90,000	1,087	130,464	760	138,496	689	206,605
\$100,000	1,208	144,960	844	153,882	765	229,561
\$110,000	1,329	159,456	929	169,270	842	252,517
\$120,000	1,450	173,952	1,013	184,661	918	275,473
\$130,000	1,570	188,448	1,097	200,047	995	298,429
\$140,000	1,691	202,944	1,182	215,435	1,071	321,385
\$150,000	1,812	217,440	1,266	230,824	1,148	344,342

1

The estimated payments were calculated using a fixed interest rate for Direct PLUS Loan borrowers, 7.9%.

2

This is your beginning payment, which may increase.

3

You may choose the Extended Repayment Plan only if (1) you had no outstanding balance on a Direct Loan Program loan as of October 7, 1998 or on the date you obtained a Direct Loan Program loan after October 7, 1998, and (2) you have an outstanding balance on Direct Loan Program loans that exceeds \$30,000. Under the Extended Repayment Plan, you may choose to make fixed or graduated monthly payments. This example shows fixed monthly payments.

TRANSACTION HISTORY

Below is a summary of the actions that you completed during the electronic Master Promissory Note (MPN) process:

Your identity was confirmed by the PIN Web site on

You agreed to use an electronic MPN on

You reviewed your draft MPN and confirmed that you read, understood, and agreed to the Borrower Request, Certifications, Authorizations, and Understandings, Promise to Pay, MPN Terms and Conditions, Important Notices and Borrower's Rights and Responsibilities Statement on

You signed your MPN on

You reviewed your signed MPN on

You confirmed your acceptance of the terms and conditions of this MPN and submitted it to us on

03/30/2010 13:52:42

03/30/2010 13:53:39

03/30/2010 14:16:25

03/30/2010 14:17:47

03/30/2010 14:18:08

03/30/2010 14:19:46

Page 10 of 10

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