

# Completing a MPN for Subsidized/Unsubsidized Loan

The U.S. Department of Education offers low interest loans for students and parents of undergraduate students. To be eligible to receive these loans (Direct Subsidized/Unsubsidized Loans to students, Direct Parent PLUS Loans for parents of undergraduate students, or Direct Graduate PLUS Loans for graduate/professional students), individuals must complete a FAFSA (at studentaid.gov), a Master Promissory Note (MPN) and Entrance Counseling (for Direct Subsidized/Unsubsidized Loans and in some cases, Parent PLUS Loans).

## Who must complete a Direct Loan MPN?

Individuals who wish to borrow a Direct Loan from the U.S. Department of Education must complete a MPN the first time they borrow loans for each type of loan borrowed (i.e. Direct Subsidized/Unsubsidized Loan, Direct Parent PLUS Loan, and/or Direct Graduate PLUS Loan). If a Direct PLUS Loan (either Parent or Graduate) has been approved in a prior year with an endorser, a new MPN must be completed.

## What information is necessary to complete a MPN for the Subsidized/Unsubsidized Loan?

- Your Federal Student Aid ID (FAFSA ID) and Password
- Your Driver's License (if applicable )
- Names and addresses for two (2) individuals to be used as references

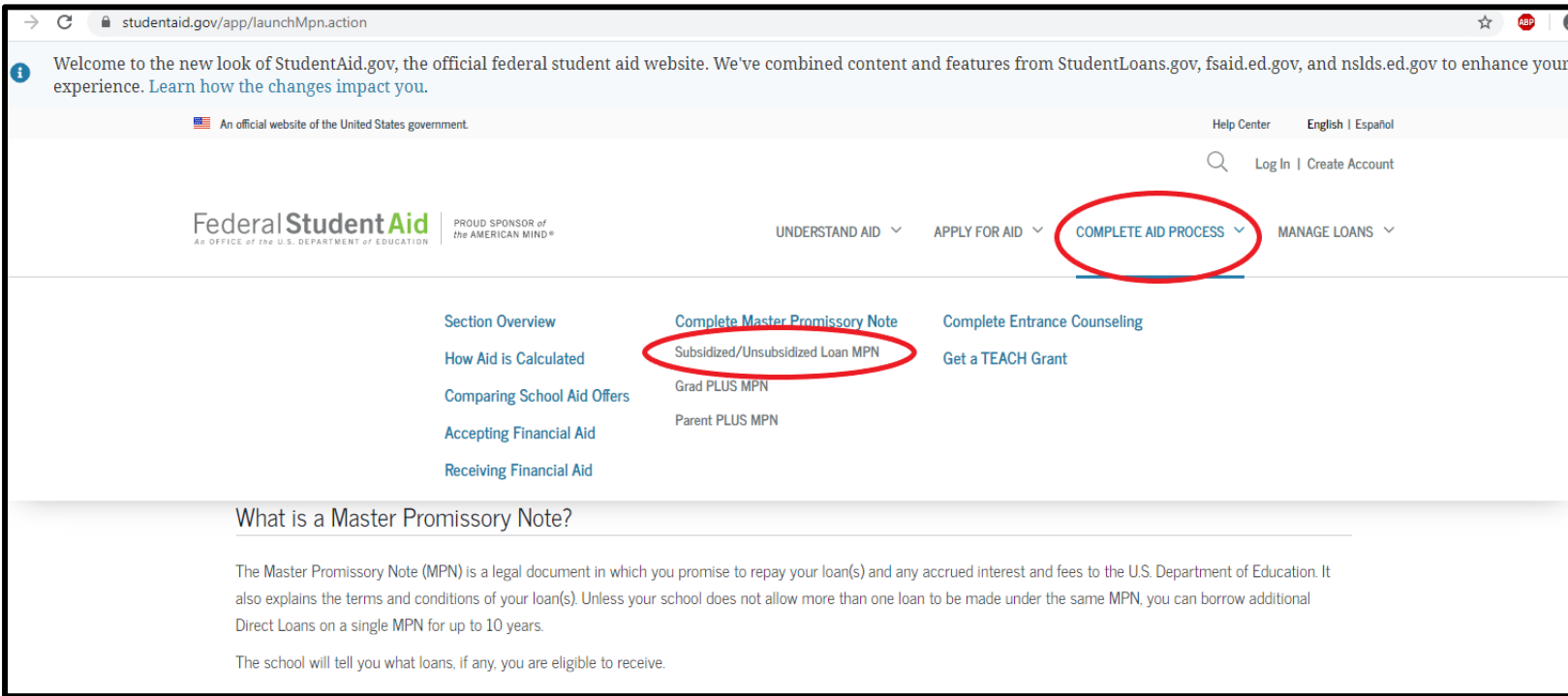
## How do I complete a MPN for the Subsidized/Unsubsidized Loan?

1. The student must go to [studentaid.gov](https://studentaid.gov) and "Log In" using their FSA ID and Password.

The screenshot shows the StudentAid.gov website. At the top, there is a navigation bar with "Help Center" and "English | Español" links. Below this, there are "Log In" and "Create Account" buttons, with "Log In" circled in red. The main content area features a large heading "You Are America's Smartest Investment" and a "Log In" button, also circled in red. To the right of the main heading, there are several links: "Corinthian/Manriquez Court Case", "Complete the FAFSA® Form", "Explore Ways to Lower Payments", "Learn About Loan Forgiveness", and "Find Out How to Make a Payment". At the bottom, there are four columns representing different user roles: "Considering School", "In School", "Parent", and "In Repayment".

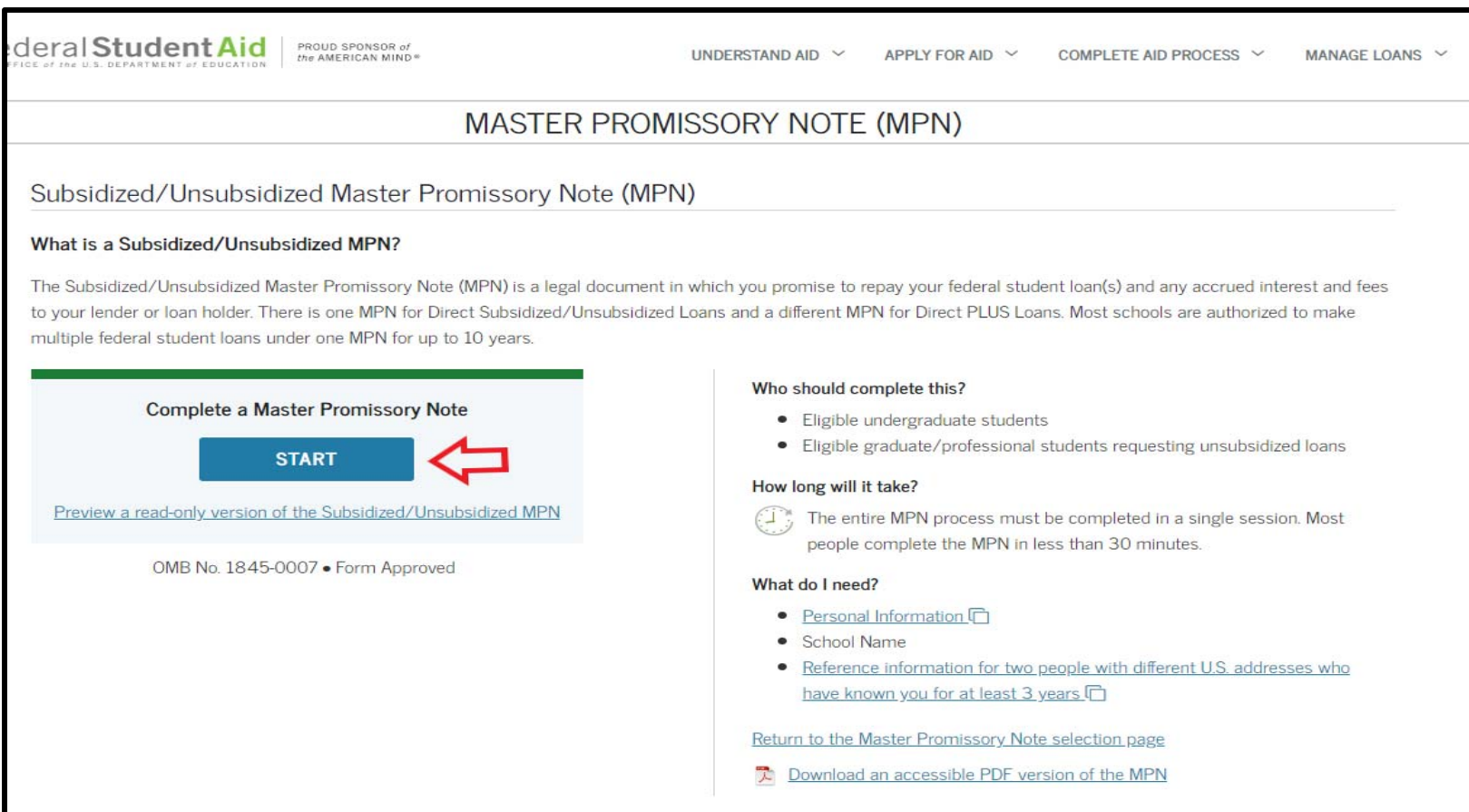
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2. Move your mouse to the top of the page and hover over the “COMPLETE AID PROCESS” dropdown. Click on the “Subsidized/Unsubsidized Loan” link when it appears.



The screenshot shows the StudentAid.gov website. The navigation bar includes 'UNDERSTAND AID', 'APPLY FOR AID', 'COMPLETE AID PROCESS', and 'MANAGE LOANS'. The 'COMPLETE AID PROCESS' dropdown menu is open, and 'Subsidized/Unsubsidized Loan MPN' is highlighted with a red circle. Below the navigation bar, there is a section titled 'What is a Master Promissory Note?' with a brief explanation of the MPN.

3. Click the “Start” button under Complete a Master Promissory Note.



The screenshot shows the 'Subsidized/Unsubsidized Master Promissory Note (MPN)' page. The page title is 'Subsidized/Unsubsidized Master Promissory Note (MPN)'. Below the title, there is a section titled 'What is a Subsidized/Unsubsidized MPN?' with a brief explanation of the MPN. A prominent blue 'START' button is visible, with a red arrow pointing to it. To the right of the 'START' button, there is a section titled 'Who should complete this?' with a list of eligible students. Below that, there is a section titled 'How long will it take?' with a clock icon and a brief explanation. At the bottom, there is a section titled 'What do I need?' with a list of required information. A red arrow points to the 'START' button.

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- Complete the required fields with your (the student) information. At the bottom of the page, select **Northern Illinois University** as your school and then click “Continue”.

The screenshot shows the Federal Student Aid website interface for completing a Master Promissory Note (MPN). The page title is "MASTER PROMISSORY NOTE (MPN)". The navigation bar includes "Federal Student Aid" (an office of the U.S. Department of Education), "PROUD SPONSOR of the AMERICAN MIND", and menu items: "UNDERSTAND AID", "APPLY FOR AID", "COMPLETE AID PROCESS", and "MANAGE LOANS". The progress bar shows four steps: 1. Information (highlighted in green), 2. References, 3. Review and Edit, and 4. Sign & Submit.

A blue information box contains the text: "Some of the data fields may be populated with information we have on file for you."

The "Borrower Information" section contains the following fields:

- Driver's License State: A dropdown menu with "- Select -".
- Driver's License Number: A text input field.
- Permanent Address: A section header with a "More Information" link.
- Address (line 1): A text input field.
- Address (line 2): A text input field.
- City: A text input field.
- State: A dropdown menu with "- Select -".
- Zip Code: A text input field.
- Country: A dropdown menu with "- Select -".

Below the address fields, there is a checkbox labeled "This is my current permanent address. If permanent address information is incorrect, update as needed." and a question "Is your mailing address different than your permanent address?" with a "More Information" link.

- Provide information for two (2) references.

Please note, your references must not be people whom you live with.

Once you have entered the information click “Continue” at the bottom. The system will let you know if there are any fields you neglected to complete.

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Federal Student Aid | PROUD SPONSOR of the AMERICAN MIND®

UNDERSTAND AID | APPLY FOR AID | COMPLETE AID PROCESS | MANAGE LOANS

## MASTER PROMISSORY NOTE (MPN)

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

**i** Some of the data fields may be populated with information we have on file for you.

### 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.

#### Reference1

If you have previously completed information for the reference:

Name [More Information](#)

First Name:  Middle Initial:

Last Name:

6. Review the information provided and edit if necessary.

7. Read the terms and conditions. At the bottom, check the box and then type in your name. Click “Sign and Submit” to electronically sign and submit the MPN.

### Sign & Submit

*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.*

8. NIU will receive confirmation from the U.S. Department of Education in a few days.