



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).

1. Log in at www.studentloans.gov with your FSA ID. **Parents must sign in using their own FSA ID to complete their MPN.**
2. If you do not have a FSA ID, please visit <https://fsaid.ed.gov>.
3. Click on **Complete a Master Promissory Note**
4. **Example:** <https://studentloans.gov/myDirectLoan/subUnsubHTMLPreview.action>

Federal Student Aid | StudentLoans.gov

Find out your student loan repayment options here >>

- Undergraduate Students
- Graduate/Professional Students
- Parent Borrowers
- Repayment

- Complete Entrance Counseling
- Complete Loan Agreement for a Subsidized/Unsubsidized Loan (MPN)
- Complete Financial Awareness Counseling
- Complete Exit Counseling
- Use the Repayment Estimator
- Complete TEACH Grant Initial and Subsequent Counseling
- Complete TEACH Grant Agreement to Serve
- Complete TEACH Grant Exit Counseling

MASTER PROMISSORY NOTE (MPN)

Subsidized/Unsubsidized Master Promissory Note (MPN)

What is a Subsidized/Unsubsidized MPN?

The Subsidized/Unsubsidized Master Promissory Note (MPN) is a legal document in which you promise to repay your federal student loan(s) and any accrued interest and fees to your lender or loan holder. There is one MPN for Direct Subsidized/Unsubsidized Loans and a different MPN for Direct PLUS Loans. Most schools are authorized to make multiple federal student loans under one MPN for up to 10 years.

Complete a Master Promissory Note

START

Preview a read-only version of the Subsidized/Unsubsidized MPN

OMB No. 1845-0007 • Form Approved

Who should complete this?

- Eligible undergraduate students
- Eligible graduate/professional students requesting unsubsidized loans

How long will it take?

The entire MPN process must be completed in a single session. Most people complete the MPN in less than 30 minutes.

What do I need?

- Personal Information
- School Name
- Reference information for two people with different U.S. addresses who have known you for at least 3 years

5. The school will be notified once you've completed your MPN. If your MPN to do item is not removed from your To Do List within 72 hours, please contact the Financial Aid Office at FinancialAid@academyart.edu or 415-618-6190.