Instructions for Completing the Electronic Master Promissory Note (eMPN)

The information below has been provided by the Department of Education. It is to help you understand how the electronic Master Promissory Note (MPN) process works. We estimate that it will take 20-30 minutes to complete the MPN process. Make sure you allow enough time to complete the entire process in a single session. If you exit this web site before submitting your signed MPN in Step 8 and return later, you'll have to start over beginning with Step 1. You may cancel this process at any time before submitting your electronic MPN in Step 8. (Within this document, "us" and "we" refers to the U.S. Department of Education.)

Remember, by signing an MPN you are agreeing to pay back Direct Subsidized Loans, Unsubsidized Loans, and/or Graduate PLUS loans that you receive to pay for your education, or any Direct Parent PLUS Loans that you receive to pay for your child's education.

- Step 1 <u>GO TO (www.studentloans.gov</u> Click the green "Sign In" box. You will use the U.S. Department of Education's PIN (FAFSA Pin) to confirm your identity. If you do not have a PIN, please visit the U.S. Department of Education's PIN Site (<u>www.pin.ed.gov</u>) to find out how to obtain one.
- **Step 2 <u>COMPLETE MPN</u>** During this step, you will be asked to provide information necessary to complete your MPN. This will include your permanent address, driver's license number and state, email address (if you have one) and telephone number. You will also be asked to provide the names, addresses and telephone numbers of two references who have known you for at least three years.
- **Step 3 REVIEW** You will be asked to review terms and conditions of the MPN that will include important information about the loans(s) you may receive under your MPN. Before you continue with the electronic MPN process, you must confirm that you have read each section by clicking each individual section. Also, be sure the check the box in Section F.
- **Step 4 <u>SIGN YOUR MPN</u>** You will be asked to review informtioan and then electronically sign the MPN by typing in your full name, as it appears on the FAFSA.
- **Step 5 <u>REVIEW SIGNED MPN</u>** You will be shown a completed MPN that includes your electronic signature. Before you can continue with the electronic MPN process, you must confirm that you have read the completed MPN.
- **Step 6 <u>SUBMIT</u> –** After reviewing your MPN for accuracy, click the "SUBMIT" button to submit the MPN.
- **Step 9 SUCCESS! NOW PRINT YOUR MPN** Your MPN is now complete.

NOTE: If you are a first-time borrower, you will need to complete Entrance Counseling on the same website, www.studentloans.gov.