

REQUIRED STEPS TO COMPLETE YOUR STUDENT LOAN PROCESS

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.

The MPN must be completed by the student in order to receive federal direct loans.

How to complete the MPN

Log into studentaid.gov using your FSA ID

*If you are a new user or have forgotten your FSA ID, go to <https://fsaid.gov>.

*Students must log in using their own FSA ID to complete MPNs. Use of another person's FSA ID constitutes fraud.

The following information will be needed to complete your MPN.

Personal Information:

- Permanent Address
- Mailing Address (if different)
- Telephone Number
- Email Address (personal/permanent)

Employer Information:

- Employer Name
- Employer Address

You should review all populated information carefully for accuracy.

School Name:

- School you will be attending
- *example: Morehead State University

Reference Information:

(Two people with different U.S. Addresses, one of which should be a parent or legal guardian.)

- Email address for each reference
- Telephone number for each reference
- Relationship to student (each reference)