

Completing a MPN for the Parent Plus 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), a student must complete a FAFSA (at studentaid.gov), a Master Promissory Note (MPN) and Entrance Counseling. A parent must complete a MPN for the Parent Plus Loan and in some cases, entrance counseling.

Who must complete a Parent Plus Loan MPN?

Individuals who wish to borrow a Parent Plus 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, Parent Plus Loan, and/or Direct Graduate PLUS Loan). If a Parent Plus Loan 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 Parent Plus 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 Parent Plus Loan?

1. The parent must go to studentaid.gov and “Log In” using their FSA ID and Password.

The image shows two side-by-side screenshots of the Federal Student Aid website. The left screenshot shows the homepage with a red circle around the 'Log In' button. The right screenshot shows the login page with red arrows pointing to the 'FSA ID Username, Email, or Mobile Phone' field (labeled 'Parent ID') and the 'Password' field (labeled 'Parent Password').

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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 “Parent Plus MPN” link when it appears.

The screenshot shows the StudentAid.gov website. The top navigation bar includes the Federal Student Aid logo, a search bar, and links for 'Help Center', 'English | Español', 'Log In', and 'Create Account'. A dropdown menu is open under 'COMPLETE AID PROCESS', showing options: 'Section Overview', 'How Aid is Calculated', 'Comparing School Aid Offers', 'Accepting Financial Aid', 'Receiving Financial Aid', 'Complete Master Promissory Note', 'Subsidized/Unsubsidized Loan MPN', 'Grad PLUS MPN', and 'Parent PLUS MPN'. The 'Parent PLUS MPN' link is circled in red. Below the dropdown, the 'PLUS MPN for Parents' section is visible, with a sub-section 'What is a PLUS MPN for Parents?' and a paragraph explaining that the PLUS Master Promissory Note (MPN) is a legal document for repaying federal student loans.

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

The screenshot shows the 'MASTER PROMISSORY NOTE (MPN)' page. The top navigation bar is the same as in the previous screenshot. The main heading is 'MASTER PROMISSORY NOTE (MPN)'. Below this, the 'PLUS MPN for Parents' section is visible, with a sub-section 'What is a PLUS MPN for Parents?' and a paragraph explaining the MPN. A prominent blue button labeled 'START' is highlighted with a red arrow. Below the button is a link to 'Preview a read-only version of the PLUS MPN for Parents'. To the right of the 'START' button, there is a section titled 'Who should complete this?' with a bullet point: 'Eligible parents of eligible dependent undergraduate students requesting a PLUS loan'. Below this is a section titled 'How long will it take?' with a clock icon and text: 'The entire MPN process must be completed in a single session. Most people complete the MPN in less than 30 minutes.' Below that is a section titled 'What do I need?' with a list of requirements: 'Personal Information', 'Employer's Information', 'School Name', 'Reference information for two people with different U.S. addresses who have known you for at least 3 years', and 'Student Information'. At the bottom of the page, there are two links: 'Return to the Master Promissory Note selection page' and 'Download an accessible PDF version of the MPN'.

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- Complete the required borrower fields with your (the parent) information. In the Student Information section, enter your student's information. At the bottom of the page, select **Northern Illinois University** as the 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) and "PROUD SPONSOR of the AMERICAN MIND". The main navigation menu has four steps: 1. Information (highlighted in green), 2. References, 3. Review and Edit, and 4. Sign & Submit. A message box states: "Some of the data fields may be populated with information we have on file for you." The "Borrower Information" section includes "Citizenship Status" with three radio button options: "U.S. Citizen or National" (selected), "Permanent Resident/Other Eligible Non-Citizen", and "Neither of the above". Below this are fields for "Driver's License State" (a dropdown menu showing "- Select -"), "Driver's License Number" (a text input field), "Permanent Address" (with a "More Information" link), "Address (line 1)", "Address (line 2)", "State" (a dropdown menu showing "- Select -"), and "Zip Code" (a text input field).

- Provide information for two (2) references.

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

Do not use the student as a reference.

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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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.