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.
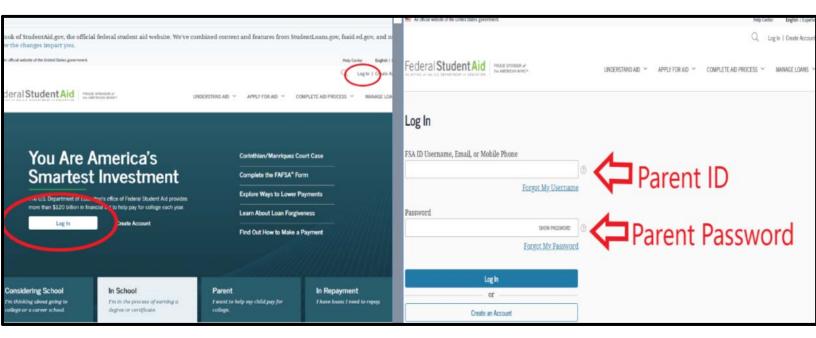
Who must complete a Parent Plus Loan MPN?

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 Pus 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.

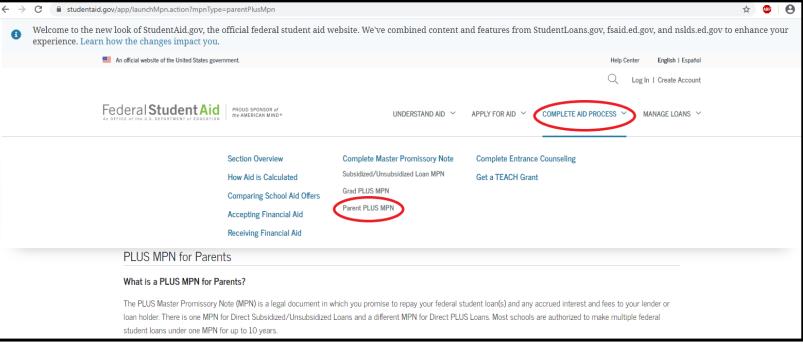**What information is necessary to complete a MPN for the Parent Plus Loan?**

- 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

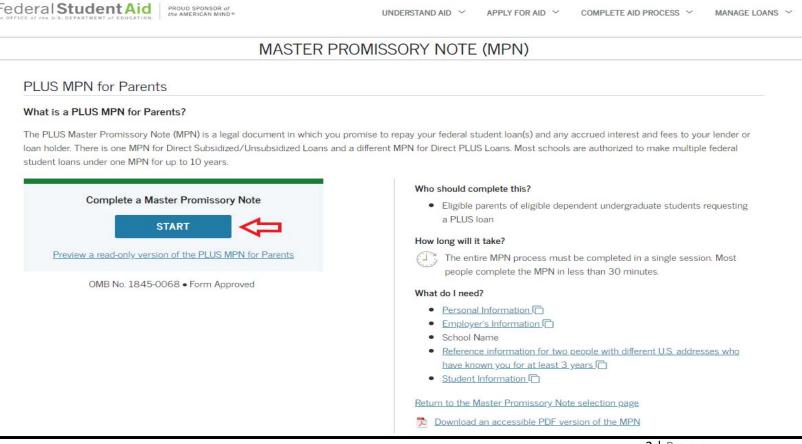**How do I complete a MPN for the Parent Plus Loan?**

1. The parent must go to studentaid.gov and "Log In" using their FSA ID and Password.
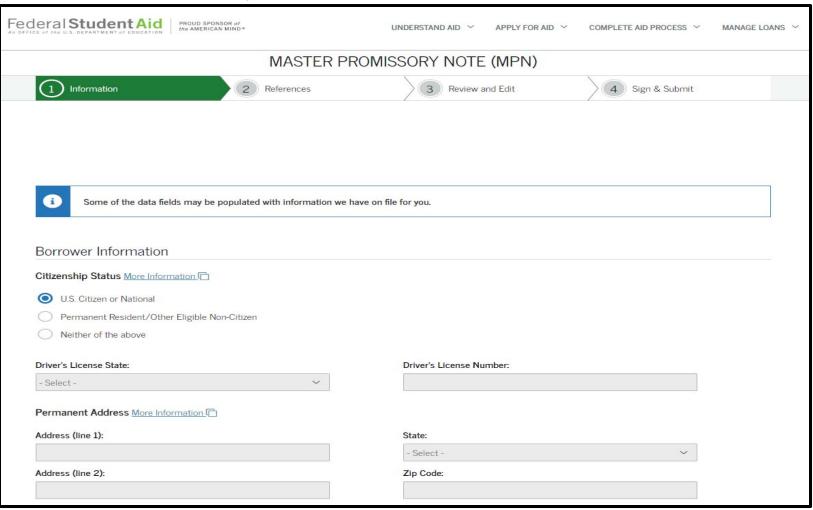
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2. Move your mouse to the top of the page and hover over the "COMPLETE AID PROCESS" dropdown. Click on the "Parent Plus MPN" link when it appears.

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

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4. 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".
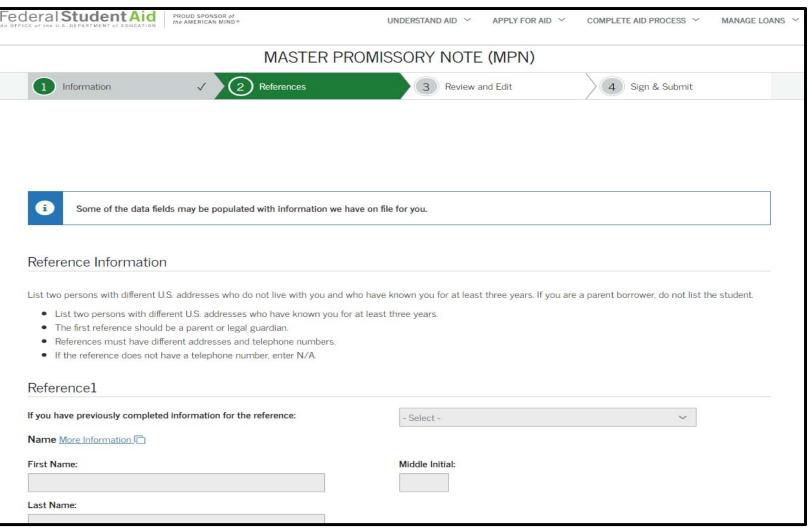

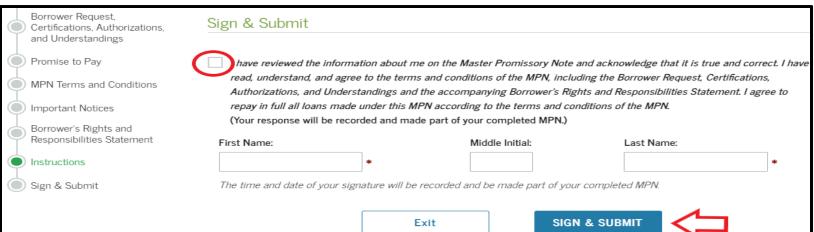5. Provide information for two (2) references.

    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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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.

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