

First-Time borrowers of Federal Direct Subsidized, Unsubsidized or PLUS Loans are required to complete a [Master Promissory Note \(MPN\)](#) prior to the first disbursement of loan funds. To complete the MPN:

1. Using your FSA ID, log in to [StudentLoans.gov](#).
2. On the Welcome to StudentLoans.gov screen, select Complete a Master Promissory Note.

The screenshot shows the StudentLoans.gov website interface. At the top, there is a header with the 'Federal Student Aid' logo, the text 'PROUD SPONSOR of the AMERICAN MIND™', and the 'StudentLoans.gov' URL. Below the header is a navigation bar with tabs for 'My Account', 'Getting Loans', 'Tools and Resources', 'Managing Repayment', 'FAQs', and 'Contact Us'. The main content area is titled 'Welcome to StudentLoans.gov' and includes a 'Logout' button. On the left, there is a 'My Preferences' sidebar with a list of links. A red circle with the number '2' is placed next to the 'Complete a Master Promissory Note' link in the 'PLUS Loan Process' section. The main content area contains a welcome message and a list of options for users to complete their loan process, including 'Complete Counseling', 'Complete a Master Promissory Note', 'Request a Direct PLUS Loan', 'Endorse a Direct PLUS Loan', 'Complete Direct Consolidation Loan Application and Promissory Note', 'Complete Income-Driven Repayment Plan Request', 'Co-sign Spouse's Income-Driven Repayment Plan Request', and 'I am not sure'. On the right, there are sections for 'Personal Information' and 'Tools and Calculators', including a 'Repayment Estimator'.

3. Select the type of MPN you would like to complete. If you are borrowing:
 - a. ONLY a **Subsidized or Unsubsidized** loan, select Subsidized/Unsubsidized MPN.
 - b. A **Graduate PLUS** loan, select PLUS MPN for Graduate/Professional Students. If you borrowing an unsubsidized loan in addition to the PLUS loan, this MPN will satisfy the requirement for both loans.
 - c. A **Parent PLUS** loan, select PLUS MPN for Parents

My Preferences
Logout

- My Loan Documents
 - Disclosure Statements
 - Completed MPNs
 - Direct PLUS Loan Requests
 - PLUS Correspondence
 - Completed Endorser Addenda
 - Income-Driven Repayment Plan Requests
 - Direct Consolidation Loan Applications
- PLUS Loan Process
 - Request Direct PLUS Loan
 - Document Extenuating Circumstances
 - Endorse Direct PLUS Loan
 - Print Endorser Addendum
 - Complete PLUS Counseling
- Master Promissory Note
 - Complete MPN**
 - Print MPN
- Counseling
 - Complete Counseling
 - View Completed Counseling
- Repayment
 - Complete Direct Consolidation Loan Application and Promissory Note
 - Complete Income-Driven Repayment Plan Request
 - Co-sign Spouse's Income-Driven Repayment Plan Request
- Tools and Calculators
 - Repayment Estimator

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 school will tell you what loans, if any, you are eligible to receive.

Parent borrowers must complete an MPN for each student using their own FSA ID.

The entire MPN Process must be completed in a single session. Each MPN takes approximately 30 minutes to complete.

[View What You Need](#)

Select the type of Direct Loan MPN you would like to preview or complete

3a

Subsidized/Unsubsidized MPN
(Direct Subsidized or Direct Unsubsidized Loans available to eligible undergraduate or graduate/professional students. Students must be logged in with their own FSA ID.)

Preview
Subsidized/Unsubsidized MPN

Complete
Subsidized/Unsubsidized MPN

3b

PLUS MPN for Graduate/Professional Students
(Direct PLUS Loans available to eligible graduate/professional students. Students must be logged in with their own FSA ID.)

Graduate students should request unsubsidized loans up to their full eligibility. You may need to complete a Direct Subsidized/Unsubsidized Master Promissory Note.

Preview
PLUS MPN for
Graduate/Professional
Students

Complete
PLUS MPN for
Graduate/Professional
Students

3c

PLUS MPN for Parents
(Direct PLUS Loans available to eligible parents of eligible dependent undergraduate students. Parents must be logged in with their own FSA ID.)

Preview
PLUS MPN for Parents

Complete
PLUS MPN for Parents

4. Complete the following 4 sections:
 - a. **Information:** This section will request information about you and the school you are attending. To have the MPN sent to UB, select **SUNY at Buffalo**. (501 Capen Hall will be the address that populates when you have selected UB. If ANY other address appears in this section, please confirm that you have selected **SUNY at Buffalo** as the school name.).

My Account Getting Loans Tools and Resources Managing Repayment FAQs Contact Us

My Preferences Logout

Submit Master Promissory Note (Step 1) - Information

1 Information 2 References 3 Terms & Conditions 4 Review & Sign

Borrower: _____ Social Security Number: _____

**Federal Direct Stafford/Ford Loan
Federal Direct Unsubsidized Stafford/Ford Loan
Master Promissory Note
William D. Ford Federal Direct Loan Program**

OMB No. 1845-0007
Form Approved
Exp. Date 02/29/2016

Borrower Information

Driver's License State: -- Select --
Driver's License Number: _____

Permanent Address

Street Address (line 1): _____
Street Address (line 2): _____
City: _____
State: -- Select --
Zip Code: _____
Country: UNITED STATES

Is your mailing address different than your street address? Yes No
[More Information](#)

Telephone Number: _____
E-Mail Address: _____
Confirm E-Mail Address: _____
[More Information](#)

School Information

U.S. Schools/U.S. Territory Schools

School State/U.S. Territory: NEW YORK
School Name: SUNY AT BUFFALO

Non U.S. Schools

School Code/Branch: G02837
School Address: 501 CAPEN HALL
NORTH CAMPUS
BUFFALO, NY 142600001

- b. References: You will be asked to provide 2 references. The individuals that you list as references will NOT be responsible for the loan in any way.

My Preferences
Logout

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- Direct Consolidation Loan Applications
- PLUS Loan Process
- Request Direct PLUS Loan
- Document Extenuating Circumstances
- Endorse Direct PLUS Loan
- Print Endorser Addendum
- Complete PLUS Counseling
- Master Promissory Note
- Complete MPN
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- Counseling
- Complete Counseling
- View Completed Counseling
- Repayment
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- Complete Income-Driven Repayment Plan Request
- Co-sign Spouse's Income-Driven Repayment Plan Request
- Tools and Calculators
- Repayment Estimator

Submit Master Promissory Note (Step 2) - References

Information
2 References
3 Terms & Conditions
4 Review & Sign

Borrower: _____ Social Security Number: _____

References: 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 adults 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.

Reference 1

Last Name: First Name: Middle Initial: [More Information](#)

Permanent Address

Street Address (line 1):

Street Address (line 2):

City:

State:

Zip Code:

Country:

E-Mail Address:

Telephone Number:

Relationship to Borrower:

Reference 2

Last Name: First Name: Middle Initial: [More Information](#)

Permanent Address

Street Address (line 1):

Street Address (line 2):

City:

State:

Zip Code:

Telephone Number:

Relationship to Borrower:

- c. Terms and Conditions: There are 4 sections of terms and conditions which explain borrower understandings, your promise to pay, MPN terms and conditions and important notices. You must expand each section to access the information, and then check the box in Section G certifying that you have reviewed the terms and conditions and that you have provided true and correct information on this MPN.
- d. Review and Sign: Review the information that you have provided, and electronically sign the document.

You will receive a confirmation email from StudentLoans.gov immediately after completion. Keep the email for your records. UB will also be notified that you have completed the MPN, as long as you selected us as the school to be notified.

If you believe you have already completed the Master Promissory Note but are still showing the requirement in your HUB To Do List, please contact our office at (716)645-8232 or UBFA@buffalo.edu.