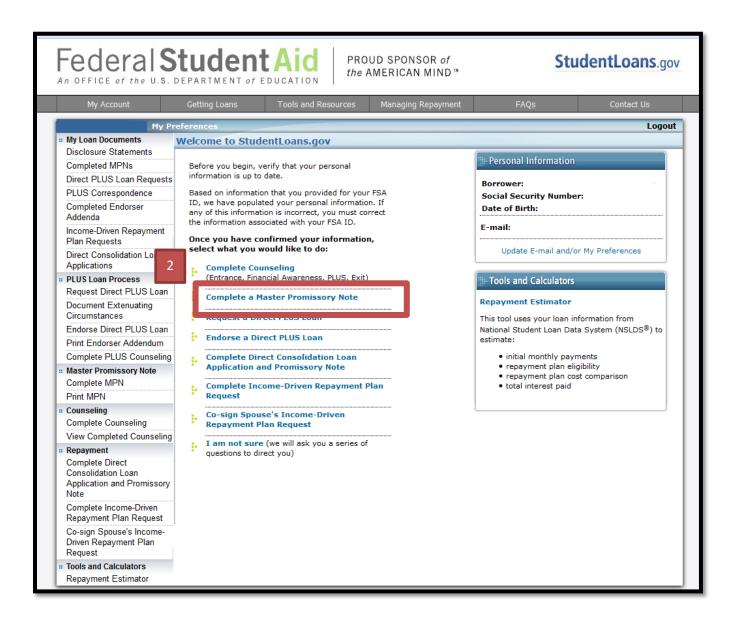


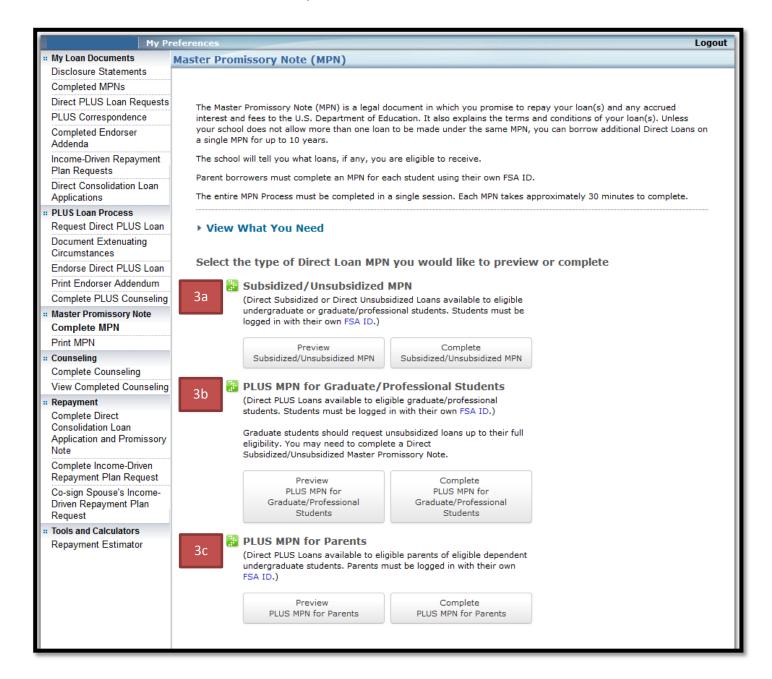
First-Time borrowers of Federal Direct Subsidized, Unsubsidized or PLUS Loans are required to complete a <u>Master Promissory Note (MPN)</u> prior to the first disbursement of loan funds. To complete the MPN:

- 1. Using your FSA ID, log in to StudentLoans.gov.
- 2. On the Welcome to StudentLoans.gov screen, select Complete a Master Promissory Note.



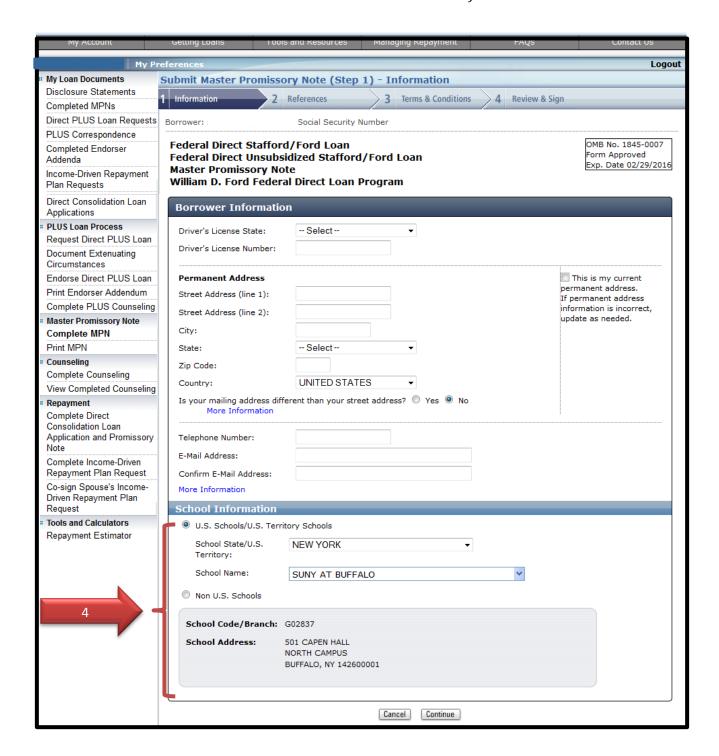


- 3. Select the type of MPN you would like to complete. If you are borrowing:
 - a. ONLY a Subsidized or Unsubsidized loan, select Subsidized/Unsubsidized MPN.
 - b. A **Graduate PLUS** loan, select PLUS MPN for Graduate/Professional Students. If you borrowing an unsubsidized loan in addition to the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



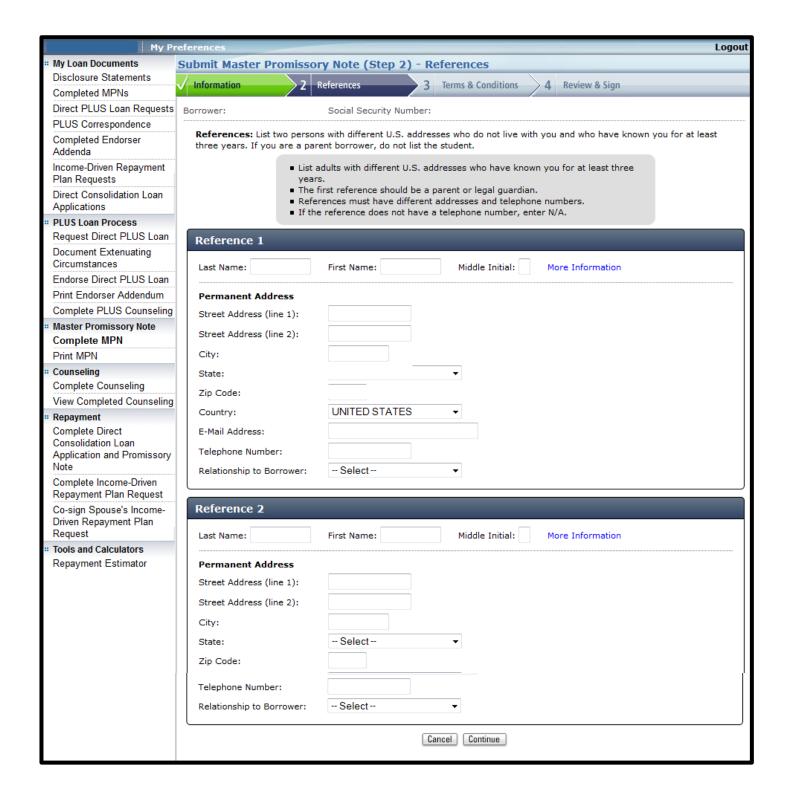


- 4. Complete the following 4 sections:
 - a. <u>Information:</u> This section will request information about you and the school you are attending. To have the MPN sent to UB, select **SUNY at Buffalo**. (501 Capen Hall will be the address that populates when you have selected UB. If ANY other address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





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.





- c. <u>Terms and Conditions:</u> 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 <u>StudentLoans.gov</u> 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 <u>UBFA@buffalo.edu</u>.