

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.

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.).

The screenshot shows the 'Submit Master Promissory Note (Step 1) - Information' web form. The form is divided into several sections:

- Navigation:** 1 Information, 2 References, 3 Terms & Conditions, 4 Review & Sign.
- Borrower Information:** Includes fields for Driver's License State, Driver's License Number, and Social Security Number.
- Permanent Address:** Includes fields for Street Address (line 1 and 2), City, State, Zip Code, and Country. A checkbox indicates if this is the current permanent address.
- School Information:** Includes a radio button for 'U.S. Schools/U.S. Territory Schools' (selected), a dropdown for 'School State/U.S. Territory' (NEW YORK), a dropdown for 'School Name' (SUNY AT BUFFALO), and a radio button for 'Non U.S. Schools'. Below this, the 'School Code/Branch' is G02837 and the 'School Address' is 501 Capen Hall, North Campus, Buffalo, NY 142600001.

A red arrow with the number '4' points to the 'School Information' section. The 'Tools and Calculators' menu on the left includes 'Repayment Estimator'.

- 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.

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**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](http://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](mailto:UBFA@buffalo.edu).