

# For PARENT Borrowers

## HOW TO COMPLETE THE FEDERAL DIRECT PLUS LOAN PROMISSORY NOTE ON THE WEB

Go to: [STUDENTLOANS.GOV](http://STUDENTLOANS.GOV)

The screenshot shows the top navigation bar of the StudentLoans.gov website. On the left, there is a button for 'Graduate/Professional Students' with a graduation cap icon. On the right, there is a button for 'Parent Borrowers' with an icon of a family, which is circled in blue. Below the navigation bar, a list of menu items is shown: 'Apply for a PLUS Loan', 'Complete Loan Agreement for a PLUS Loan (MPN)' (circled in blue), and 'Complete PLUS Credit Counseling'. Below the menu, a message states 'You're currently not logged in' and 'You must log in to complete and submit federal student loan processes.' To the right of this message is a blue 'LOG IN' button, also circled in blue.

1. **CLICK PARENT BORROWERS**
2. **Complete Loan Agreement for a Plus Loan (MPN)**
3. **LOG IN**
4. **START**

### PLUS MPN for Parents

#### What is a PLUS MPN for Parents?

The PLUS Master Promissory Note (MPN) is a legal document in which you promise to repay your federal student loan(s) and any accrued interest and fees to your lender or loan holder. There is one MPN for Direct Subsidized/Unsubsidized Loans and a different MPN for Direct PLUS Loans. Most schools are authorized to make multiple federal student loans under one MPN for up to 10 years.

The screenshot shows the 'Complete a Master Promissory Note' page. At the top, it says 'Log in to start'. Below that is a large grey button labeled 'START', which is circled in blue. Underneath the button, it says 'Preview a ready-to-sign version of the PLUS MPN for Parents'. At the bottom of the page, it says 'OMB No. 1845-0068 • Form Approved'.

#### Who should complete this?

- Eligible parents of eligible dependent undergraduate students requesting a PLUS loan

#### How long will it take?

- The entire MPN process must be completed in a single session. Most people complete the MPN in less than 30 minutes.

#### What do I need?

- Verified FSA ID
- 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
- Student Information

**Make sure to complete each and every step**

**(answer all questions and check all boxes when confirming your Master Promissory Note)  
Save out all the way**