

## Instructions for Completing the Direct Lending Master Promissory Note (MPN)

Completion of the MPN will take approximately 20-30 minutes, and you will not be able to save your progress, so please make sure you have set aside enough time. You will need to have the following items of information to complete the MPN:

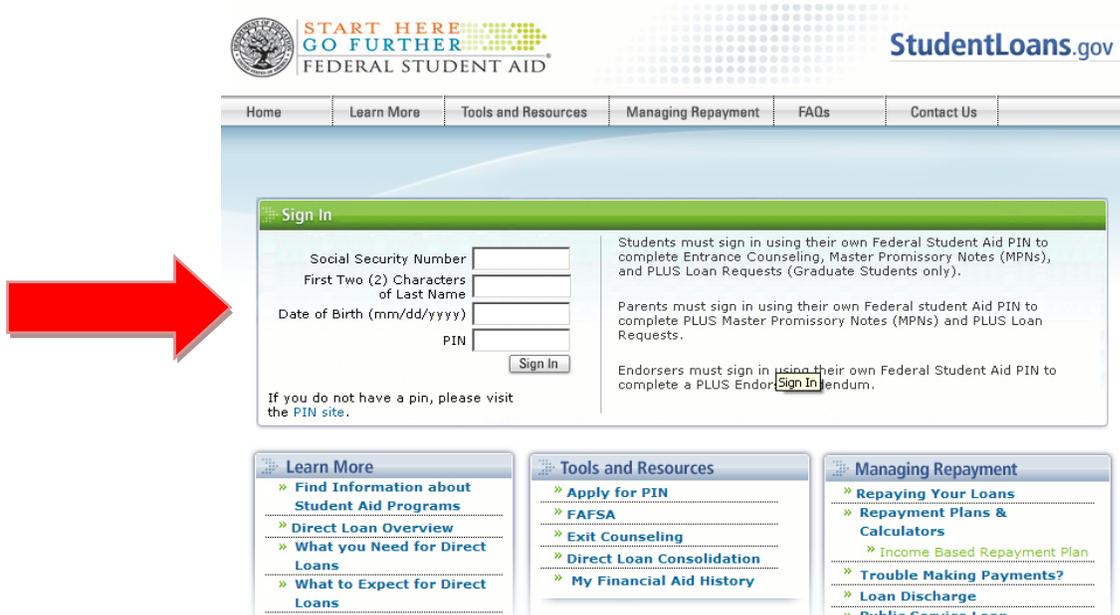
- Your driver's license.
- Name, address, and phone number of 2 references that live at separate addresses.
- Your FAFSA pin number

**Step 1:** Log on to [www.studentloans.gov](http://www.studentloans.gov), and click the Green "Sign in" button.



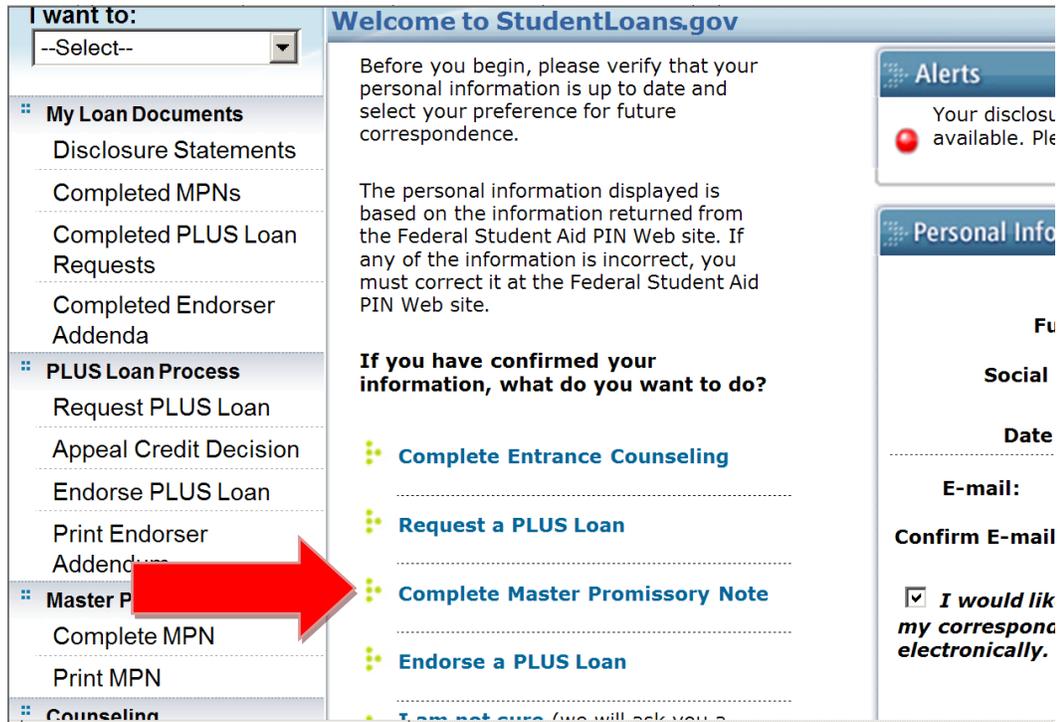
The screenshot shows the StudentLoans.gov homepage. At the top left is the logo with the text "START HERE GO FURTHER FEDERAL STUDENT AID". To the right is the "StudentLoans.gov" logo. A navigation bar contains links for Home, Learn More, Tools and Resources, Managing Repayment, FAQs, and Contact Us. The main content area features a "Manage My Direct Loan" section with a prominent green "Sign In" button. Below this are sections for "Learn More", "Tools and Resources", and "Managing Repayment", each with a list of links. A red arrow points to the "Sign In" button.

**Step 2:** Fill in your social security number, First 2 characters of Last Name, Date of Birth, and PIN number.



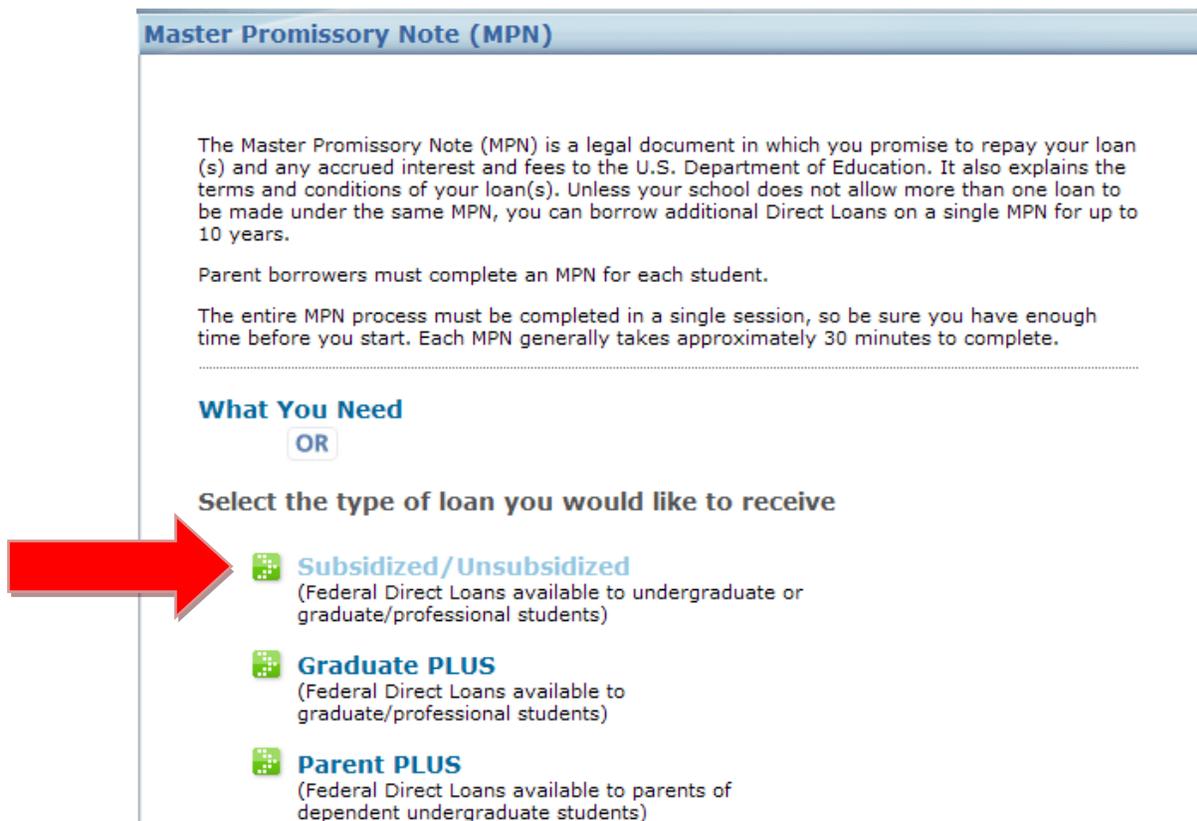
The screenshot shows the sign-in page on StudentLoans.gov. It features a "Sign In" header and a form with four input fields: "Social Security Number", "First Two (2) Characters of Last Name", "Date of Birth (mm/dd/yyyy)", and "PIN". A "Sign In" button is located below the fields. To the right of the form, there are instructions for students, parents, and endorsers. Below the sign-in form are three sections: "Learn More", "Tools and Resources", and "Managing Repayment", each with a list of links. A red arrow points to the sign-in form.

**Step 3:** Click on “Complete Master Promissory Note”



The screenshot shows the StudentLoans.gov homepage. On the left is a navigation menu with categories: "My Loan Documents", "PLUS Loan Process", "Master P", and "Counseling". Under "PLUS Loan Process", the option "Complete Master Promissory Note" is highlighted with a red arrow. The main content area is titled "Welcome to StudentLoans.gov" and contains introductory text, a section titled "If you have confirmed your information, what do you want to do?" with several options (Complete Entrance Counseling, Request a PLUS Loan, Complete Master Promissory Note, Endorse a PLUS Loan), and a "I am not sure" link. On the right, there are sections for "Alerts" (with a notification about disclosures) and "Personal Info" (with fields for Full Name, Social Security Number, Date of Birth, E-mail, and Confirm E-mail, and a checkbox for "I would like my correspondence electronically").

**Step 4:** Next, click on “Subsidized/Unsubsidized”



The screenshot shows the "Master Promissory Note (MPN)" page. It contains introductory text explaining that the MPN is a legal document for repaying loans and that the process must be completed in a single session. Below this, under the heading "What You Need", there is an "OR" button and a section titled "Select the type of loan you would like to receive". A red arrow points to the first option: "Subsidized/Unsubsidized (Federal Direct Loans available to undergraduate or graduate/professional students)". Other options listed are "Graduate PLUS" and "Parent PLUS".

**Step 5:** Fill in your contact information in the “Personal Information section.” Next, enter **Oregon** as the “School State,” and **Northwest Christian University** as the “School Name.” When all of the required fields have been completed, click “Continue.” Please note that all fields with a red asterisk are required fields and must be filled in before you will be allowed to continue.

**Completed PLUS Loan Requests**

**Completed Endorser Addenda**

**PLUS Loan Process**

- Request PLUS Loan
- Appeal Credit Decision
- Endorse PLUS Loan
- Print Endorser Addendum

**Master Promissory Note**

- Complete MPN
- Print MPN

**Counseling**

- Complete Entrance Counseling
- View Previously Completed Counseling

**Personal Information**

Driver's License Number:

Driver's License State:

Permanent Address (line 1): \*  \*

Permanent Address (line 2):

City: \*  \* State: \* --Please Select-- \* Zip: \*  \*

Country:

Is your mailing address different than your street address?  Yes  No [Why do we ask?](#)

Day Phone:

Evening Phone: \*  \*

Email:  \* [Why do we ask?](#)

**School and Loan Information**

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

School State: \*  OREGON \*

School Name: \*  NORTHWEST CHRISTIAN UNIVERSITY \*

Non U.S. Schools

**DLID:** G03208 **School Address:** 828 EAST 11TH AVENUE  
EUGENE, OR 974013727

**Step 6:** You will need to provide contact information for two references. When all of the required fields have been completed, click “Continue.” The references must meet the following criteria:

- They must have separate addresses and phone numbers. If they do not have a phone number, put N/A in the field.
- They must have a U.S. address.
- The reference must be someone that you have known for at least 3 years.

■ If the reference does not have a phone number, enter N/A

### Reference 1

Last Name: \*  Middle Initial:  First Name: \*

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Address (line 1): \*

Address (line 2):  City: \*

State: --Please Select--  Zip: \*

Country: UNITED STATES  Day Phone:

Relationship: \*

### Reference 2

Last Name: \*  Middle Initial:  First Name: \*

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Address (line 1): \*

Address (line 2):

City: \*  State: --Please Select--  Zip: \*

Country: UNITED STATES  Day Phone:

Relationship: \*

**Step 7:** Review the terms and conditions for receiving your Stafford loan(s). You must click on the Plus (+) sign by each of the sections in order to read and review all of the terms and conditions. Once you have read all of the terms and conditions, you will need to check the box verifying that you have reviewed your information and the information about the Stafford loan. Finally, click “Continue” to go to the next section. **Please note, that you will not be allowed to continue until you have clicked on each of the Plus (+) signs and reviewed the information for each section.**

information.

- E. Unless I notify ED differently, I authorize ED to defer repayment of principal on my loan while I am enrolled at least half -time at an eligible school.
- F. I authorize my school and ED to release information about my loan to the references on the loan and to members of my immediate family, unless I submit written directions otherwise.
- G. I authorize my schools, lenders and guarantors, ED, and their agents to release information about my loan to each other.
- H. I authorize my schools, ED, and their respective agents and contractors to contact me regarding my loan request or my loan, including repayment of my loan, at the current or any future number that I provide for my cellular telephone or other wireless device using automated dialing equipment or artificial or prerecorded voice or text messages.

3. I will be given the opportunity to pay the interest that ED charges during grace, in school, deferment, forbearance, and other periods as provided under the Act, including during in-school deferment periods. Unless I pay the interest, I understand that ED may add unpaid interest that is charged on each loan made under this MPN to the principal balance of that loan (this is called "capitalization") at the end of the grace, deferment, forbearance, or other period. Capitalization will increase the principal balance on my loan and the total amount of interest I must pay.

4. I understand that ED has the authority to verify information reported on this MPN with other federal agencies.

 **+ SECTION D: PROMISE TO PAY**

**+ SECTION E: MPN TERMS AND CONDITIONS**

**+ SECTION G: IMPORTANT NOTICES**

**\*Section F contains instructions for completing a paper MPN and therefore is not displayed here. When you print off your completed MPN all sections print.**

*I have reviewed the information about me on the Master Promissory Note and acknowledge that it is true and correct. I have read, understand, and agree to the Borrower Request, Certifications, Authorizations and Understandings, the Promise to Pay, the MPN Terms and Conditions, and the Borrower's Rights and Responsibilities Statement*  
**(Your response will be recorded and made part of your completed MPN.)**



**Step 8:** Review the data you have provided for Personal Information as well as Personal References. Next, provide your first name, middle initial, and last name, then click “Sign” next to your name. Once you have signed your MPN, click on “HTML Version,” which will open in a separate tab. Once you have reviewed the HTML version, close that tab, and click “Continue” on the main screen again. *Please note that you must open the HTML Version before you will be allowed to continue.*

PLUS Loan Applications  
Completed Endorser Addenda  
PLUS Loan Process  
Request PLUS Loan  
Appeal Credit Decision  
Endorse PLUS Loan  
Print Endorser Addendum

Permanent Address:  
City: State: PA Zip:  
Country: US  
Evening Phone: 0000000000  
Email: @pitt.edu

Personal References  
Last Name: Middle Initial: First Name: State: PA Zip:  
Address: City: State: PA Zip:  
Country: US Day Phone: Relationship:  
Last Name: Middle Initial: First Name: State: PA Zip:  
Country: Day Phone: Relationship: GRANDMOTHER

First Name: Middle Initial: Last Name: Sign  
The time and date of your signature will be recorded and be made part of your completed MPN.  
Your signature has been authenticated.  
Please review your Master Promissory Note before submitting.  
HTML Version  
Cancel Continue

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**Step 9:** This is the final screen, and you are given an option here to print a PDF so that you can retain a copy of the MPN for your records. Once you have done so, please be sure to logout.

START HERE GO FURTHER FEDERAL STUDENT AID StudentLoans.gov

Home Learn More Tools and Resources Managing Repayment FAQs Contact Us Logout

My Profile  
I want to: --Select--  
My Loan Documents  
Disclosure Statements  
Completed MPNs  
PLUS Loan Applications  
Completed Endorser Addenda  
PLUS Loan Process  
Request PLUS Loan  
Appeal Credit Decision  
Endorse PLUS Loan  
Print Endorser Addendum  
Master Promissory Note  
Complete MPN

Submit Master Promissory Note (STEP 4) - Review and Sign  
Full Name: Social Security Number: XXXX-XX-XXXX  
Thank you for submitting the MPN.  
You may view/download the PDF version of your completed MPN.  
+ View PDF