The U.S. Department of Education offers low interest loans for students and parents of undergraduate students. To be eligible to receive these loans (Direct Subsidized/Unsubsidized Loans to students, Direct Parent PLUS Loans for parents of undergraduate students, or Direct Graduate PLUS Loans for graduate/professional students), individuals must complete a FAFSA (at studentaid.gov), a Master Promissory Note (MPN) and Entrance Counseling (for Direct Subsidized/Unsubsidized Loans and in some cases, Parent PLUS Loans).

Who must complete a Parent Plus Loan MPN?

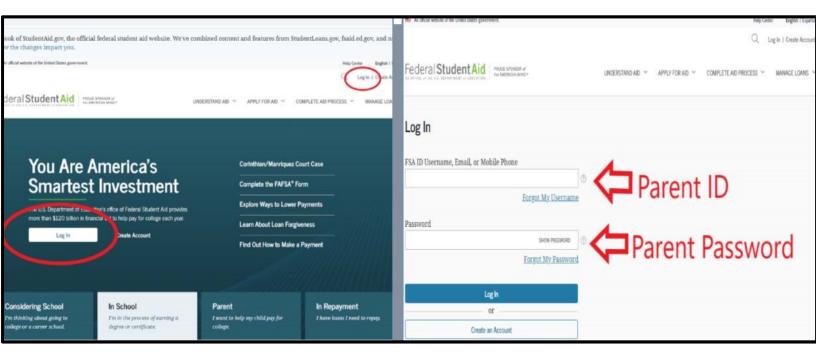
Individuals who wish to borrow a Parent Plus Loan from the U.S. Department of Education must complete a MPN the first time they borrow loans for each type of loan borrowed (i.e. Direct Subsidized/Unsubsidized Loan, Direct Parent PLUS Loan, and/or Direct Graduate PLUS Loan). If a Direct Parent PLUS Loan has been approved in a prior year with an endorser, a new MPN must be completed.

What information is necessary to complete a MPN for the Parent Plus Loan?

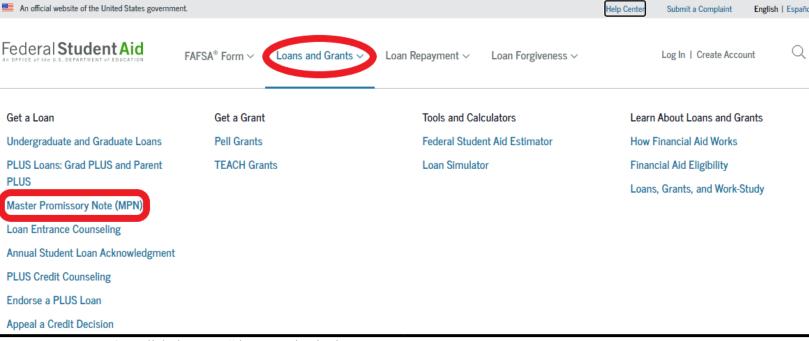
- Your Federal Student Aid ID (FAFSA ID) and Password
- Your Driver's License (if applicable)
- Names, addresses, and contact information for two (2) individuals to be used as references.
 References should be individuals who you have known for at least three years and who live separately from each other. The student for whom you are borrowing cannot be used as a reference.

How do I complete a MPN for the Parent Plus Loan?

1. The Parent must go to studentaid.gov and "Log In" using their FSA ID and Password.



2. Move your mouse to the top of the page and hover over the "Loans and Grants" dropdown. Click on the "Master Promissory Note (MPN)" link when it appears.



3. Click the "Start" button to begin the MPN process.



I'm a Parent of an Undergraduate Student

PLUS MPN for Parents of Dependent Undergraduate Students

Use this MPN for Direct PLUS Loans available to eligible parents of eligible dependent undergraduate students. **Learn More**



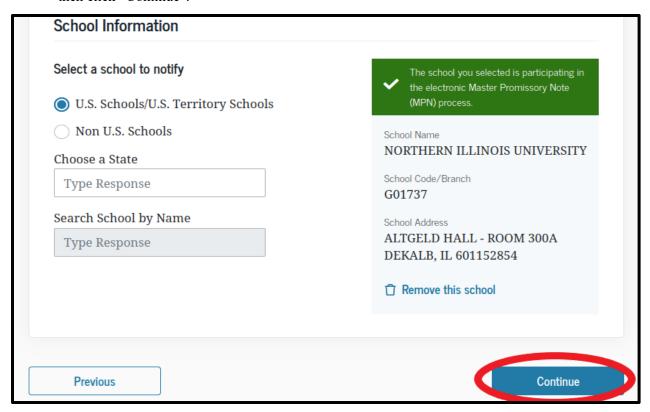
4. You may be required to enter Citizenship information.



5. You may be required to enter or update your Contact Information, Driver's License Information, and Permanent Address. Once you have entered the information click "Continue" at the bottom.

Contact Information	Is your mailing address different than your permanent
Email Address	address? ①
①	Yes No
Mobile Phone	Address Line 1
Telephone Number	
reseptione vulniber	Address Line 2 - optional
To update your contact information, visit your <u>Account Settings</u> .	
	City
	State
Driver's License Information optional	Select
State	ZIP Code
Select	
Driver's License Number	Country
	Select
	This is my current mailing address. If mailing address information is incorrect, update as needed.
Permanent Address ①	mioritation is incorrect, apuate as needed.
Address Line 1	
	Exit
Employer Information ①	
I am employed	6. You may be required to enter Employer
Employer Name	information. Once you have entered the
	information click "Continue" at the bottom.
Address Line 1	7. You may be required to enter your
	student's information, or it may be pre-populated.
Address Line 2 - optional	Student Information ①
	Select the student or enter student information below:
City	Select V
State	First Name
Select	Middle Initial - optional
ZIP Code	
	Last Name
Country	
·	Verify the student's Social Security Number and Date of Birth in the corresponding boxes below.
Work Number - optional	Social Security Number
	Date of Birth
5.5	Month Day Year
Previous Exit Demo	Continue

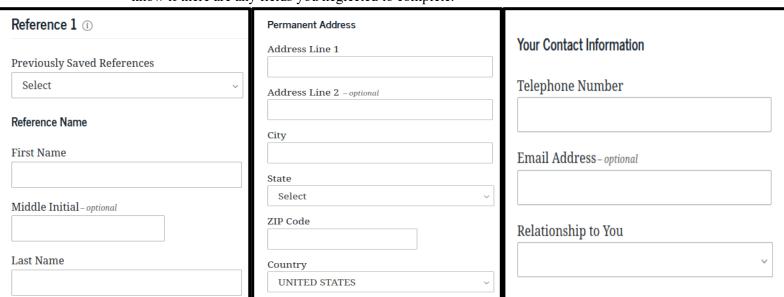
8. Complete the school information section, select **Northern Illinois University** as your school and then click "Continue".

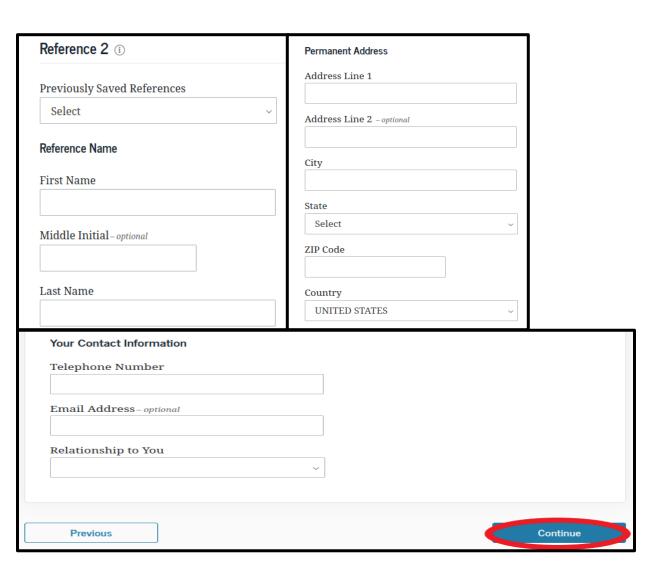


9. Provide information for two (2) references.

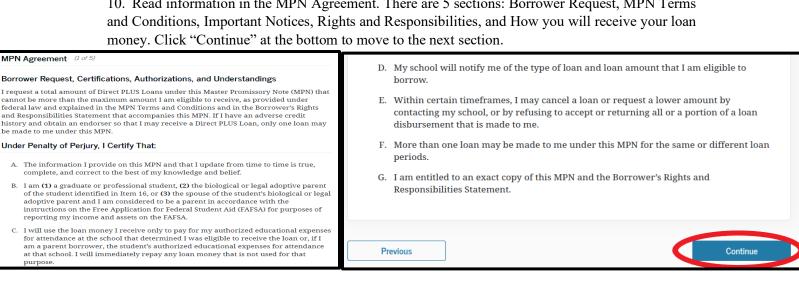
Please note, your references must not be people whom you live with. Do not list the student for whom you are borrowing.

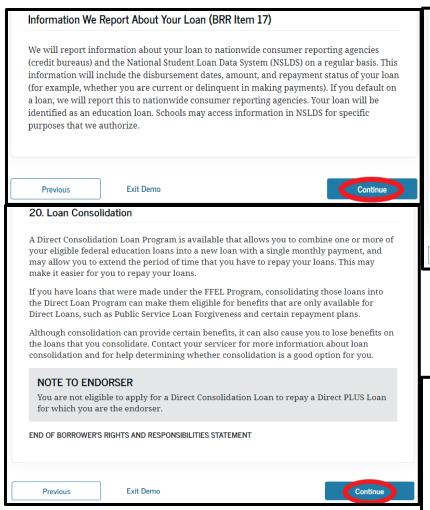
Once you have entered the information click "Continue" at the bottom. The system will let you know if there are any fields you neglected to complete.



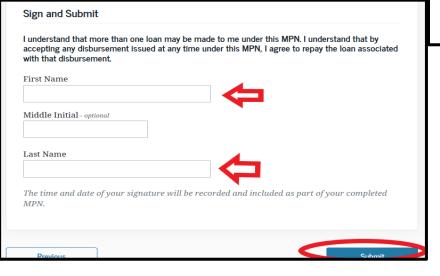


10. Read information in the MPN Agreement. There are 5 sections: Borrower Request, MPN Terms money. Click "Continue" at the bottom to move to the next section.





12. Type your name in the designated areas and click "Submit" to complete the MPN.



According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless the collection displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0007. Public reporting burden for this collection of information is estimated to average 30 minutes (0.5 hours) per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The obligation to respond to this collection is required to obtain a benefit in accordance with 34 CFR 685.201. If you have comments or concerns regarding the status of your individual submission of this form, write to: U.S. Department of Education Common Origination and Disbursement School Relations Center Attn: Applicant Services PO Box 9002 Niagara Falls, NY 14302

11. Review the data and edit any information that is incorrect then click "Continue." Check the box in the "Promises" area to confirm your signature.

Promises

Previous

I promise to pay to ED the full amount of all loans that I receive under this MPN in accordance with the terms of the MPN, plus interest and any other charges and fees that I may be required to pay under the terms of the MPN.

If I do not make a payment on a loan made under this MPN when it is due, I promise to pay reasonable collection costs, including but not limited to attorney fees, court costs, and other fees.

I promise that I will not sign this MPN before reading the entire MPN, even if I am told not to read it, or told that I am not required to read it.

y signature certifies that I have read, understand, and agree to the terms and onditions of the MPN, including the Borrower Request, Certifications, Authorizations, and Understandings, the MPN Terms and Conditions, and the Borrower's Rights and Responsibilities Statement.

13. NIU will receive confirmation from the U.S. Department of Education in a few days.