



Instructions Master Promissory Note (MPN)

Subsidized and/or Unsubsidized Loans

Office of Financial Aid

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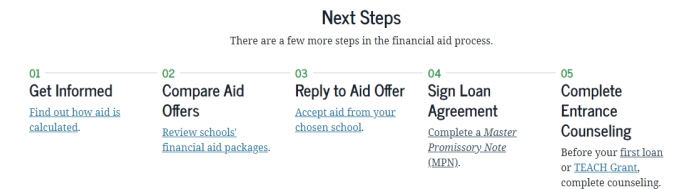
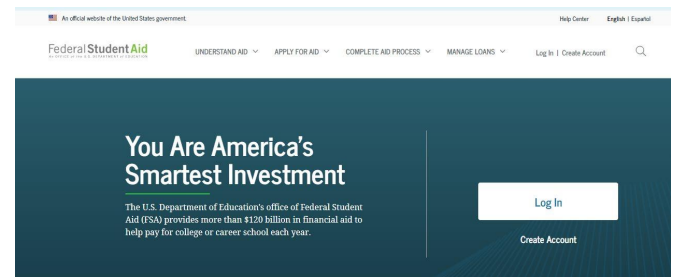
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An MPN is a legal document that you must sign before receiving your first Direct Loan. The same MPN will be used in future years and is done once for future academic years (up to 10 years). Therefore, if you leave school and return, you may be able to receive additional loans without signing a new MPN. An MPN lists the terms and conditions under which you agree to repay the loan and explains your rights and responsibilities as a borrower. It's important to read your MPN and keep it in a safe place because you'll need to refer to it later when you begin repaying your loan or at other times when you need information about provisions of the loan, such as deferment or forbearance.

1

Log on to the Federal Student Aid Website

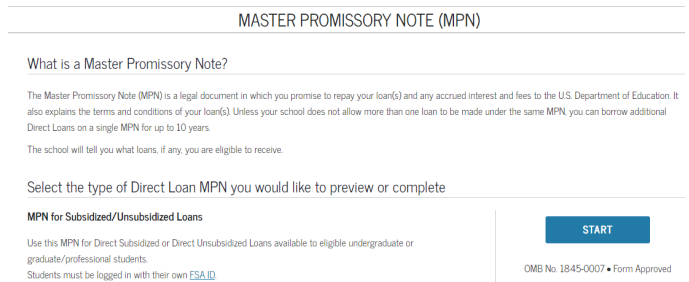
- Go to studentaid.gov
- Under the "Complete Aid Process" Menu, click on **Complete a Master Promissory Note (MPN)**.
- Navigate to the "I am an Undergraduate Student" section and click the **Log in to Start** button.
- Log in using your Federal Student Aid ID (FSA ID). This is the same FSAID that you used to sign your FAFSA.
- If you can't remember your FSA ID, please use the "Forgot My Username" and "Forgot My Password" links.



2

Navigate to begin the MPN Loan Agreement

- After you sign in, select **MPN for Subsidized/Unsubsidized Loans**
- Then click the **START** button to the right of **MPN for Subsidized/Unsubsidized Loans**.



3

Complete the Master Promissory Note

- Choose the state **New York** and then search **Villa Maria College** under the search school by name. This school will be notified when you complete the counseling.
- Click on **CONTINUE**

The screenshot shows the 'Information' step of the MPN application. It features a progress bar at the top with four steps: 1. Information (highlighted in green), 2. References, 3. Review & Edit, and 4. Sign & Submit. Below the progress bar, there are two radio buttons for 'Select School to Notify': 'U.S. Schools/US Territory Schools' (selected) and 'Non U.S. Schools'. A 'Choose a state:' dropdown menu is set to '- Select -'. Below that is a 'Search school by name:' dropdown menu set to 'Select or type'. At the bottom right, there is a blue 'Continue' button and a white 'Exit' button. A grey box on the right side contains the text: 'Add a school using search or filters on the left'.

4

Complete the Master Promissory Note

The screenshot shows the 'Borrower Information' form. It includes the following fields:

- Driver's License State: A dropdown menu set to '- Select -'.
- Driver's License Number: A text input field.
- Permanent Address: A section with a 'More Information' link. It contains:
 - Address (line 1): A text input field.
 - Address (line 2): A text input field.
 - City: A text input field.
 - State: A dropdown menu.
 - Zip Code: A text input field.
 - Country: A dropdown menu.
- A checkbox labeled 'This is my current permanent address. If permanent address information is incorrect, update as needed.' which is checked.
- A question 'Is your mailing address different than your permanent address?' with a 'More Information' link. The 'No' radio button is selected.

- The MPN is retained by the loan servicer throughout your education at Villa Maria College.
- Additional Loans you take out in future years will be added to this MPN.
- The MPN can be used for multiple loans including student and federal parent (PLUS) loans.

If you have any questions, please contact the Office of Financial Aid at 716.961.2850 or 716.961.1828.