

# How do I complete a Master Promissory Note?

Last Modified on 02/20/2026 9:34 am MST

A [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). For instance, it will include information on how interest is calculated and what deferment and cancellation provisions are available to you. A Master Promissory Note is required before you can receive Federal student loans.

## To complete an electronic MPN:

- From the [Studentaid.gov](#) home page, under the "Loans and Grants" on the top banner, click on the "Master Promissory Note (MPN)" option under "Get a Loan". The login page will appear.
- Use only your own account information. Use of another person's account constitutes fraud.
- Once logged in, click on the "Complete MPN" option located under the "Master Promissory Note" heading on the left menu bar. The Master Promissory Note (MPN) page will appear.
- Select the type of loan you would like to receive.
- Follow the instructions to complete, sign, and submit your MPN.

When filling out the MPN, you'll be asked to provide reference information for two people with different U.S. addresses who have known you for at least 3 years.

---