Step-by-Step Directions for Completing the Direct Loan Online Master Promissory Note (MPN)

Students who borrow for the first time through the Federal Direct Loan (Subsidized and/or Unsubsidized) Program must complete the **required** Direct Loan **Master Promissory Note** (MPN) in order to receive their Direct Loan funds. The MPN authorizes the University of Wisconsin-Stevens Point (UWSP) to the UWSP student’s account. If you are a first-year student and a first-time Direct Loan borrower, you must also complete the **required** Direct Loan **Entrance Counseling** on the U.S. Department of Education’s studentloans.gov website. This interactive counseling session will help you understand your loan responsibilities.

**Once you complete the MPN, you do not have to complete another Direct Loan Promissory Note for the duration of your UWSP education.** If you accept other federal loans such as the Perkins, the Perkins Loan Office will send you separate email notification about how to complete the promissory note for that loan program.

**To Complete Your MPN:**

1. Go to [www.studentloans.gov](http://www.studentloans.gov)

2. Log in using your FSA ID Username and FSA ID Password. See illustration to the right.

3. Follow the instructions for completing a new MPN.

4. Be sure to select the correct name and address for the University of Wisconsin Stevens Point:
   
   **University of Wisconsin- Stevens P**

**What You Will Need to Complete the MPN:**

- **An FSA ID Username and FSA ID Password:**
  You will need to have an FSA ID Username and Password to complete the MPN on the web. If you do not already have a Username and Password, you should **apply for one immediately at [www.studentloans.gov](http://www.studentloans.gov).**

- **You will also need:**
  - Your Social Security Number
  - Your permanent address and telephone number
  - Your driver’s license number
  - Names, addresses, and phone numbers for two references