

HOW DO I SIGN A MASTER PROMISSORY NOTE?

Direct Loan Master Promissory Note (MPN)

In order to take out a Direct Loan – Subsidized, Unsubsidized, and/or Parent PLUS loans – all borrowers are required to electronically sign an MPN using their Federal Student Aid PIN. The MPN is a legally binding agreement to repay all disbursed loan funds to the U.S. Department of Education. To complete an MPN, go to <http://www.studentloans.gov> and follow these steps:

**NOTE: Make sure to turn off pop-up blockers before beginning this process!*

Student Borrowers

1. On the home page, click on the green **'Sign In'** button at the top-left of the page.
2. Enter your social security number, the 1st two letters of your last name, your date of birth (mm/dd/yyyy), and PIN, then click **'Sign In'**.
3. In the 'Personal Information' box on the right, un-check the box next to "I would like to receive my correspondence electronically" if you prefer to receive information about your MPN and/or loans by U.S. mail. Otherwise, leave a check in the box and enter your email address. On the left side of the screen, click on the 3rd bullet point **'Complete Master Promissory Note'**.
4. Select **'Subsidized / Unsubsidized'**.
5. In the 'Personal Information' section, enter your driver's license number and state (if you don't have a license, use the number from a state ID or alien registration card), permanent address, phone number and email. In the 'School and Loan Information' section, select Massachusetts from the School State drop-down menu, select DiGrigoli School of Cosmetology from the School Name drop-down menu, then click **'Continue'**.
6. Enter the name, address, phone number and relationship of 2 adult references who have different U.S. addresses *from each other*, then click **'Continue'**.
7. Click on the **+** next to each section title (Sections C, D, E, and G), check the box next to "I have reviewed the information about me...", then click **'Continue'**.
8. Enter your first name, middle initial, and last name, click **'Sign'**, click on **'View HTML Version'**, then click **'Continue'**.
9. Click **'View PDF'** to print a copy for your records.

Parent PLUS borrowers will follow the same steps listed above, except for the following differences:

- STEP 4: Select **'Parent PLUS'**.
- STEP 5: In addition to the parent's driver's license information, address, phone number, and email, the parent must also indicate citizenship status and enter an employer name, address and work phone (or indicate they are unemployed).

If a security warning pops up while completing your MPN, click 'Yes' to view only information that was delivered securely.