

# INSTRUCTIONS

## MASTER PROMISSORY NOTE

### DIRECT SUBSIDIZED LOANS AND DIRECT UNSUBSIDIZED LOANS

Form Approved  
OMB No. 1845-0007  
Exp. Date xx/xx/xxxx

FINAL FOR OMB APPROVAL 04/12/2016

#### GENERAL INSTRUCTIONS AND INFORMATION

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Type or print using blue or black ink. Do not use pencil. Enter all dates as month-day-year (mm-dd-yyyy). Use only numbers. Example: January 31, 2017 = 01-31-2017.

Throughout the Master Promissory Note (MPN) and the accompanying Borrower's Rights and Responsibilities Statement, the words "we," "us," "our," and "ED" refer to the U.S. Department of Education.

#### BORROWER INFORMATION

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**Note:** Some of the items in this section may have been completed for you. If so, review these items carefully to make sure that the information is correct. Cross out any information that is incorrect and enter the correct information. Put your initials next to any information that you change.

**Item 1.** Enter your last name, then your first name and middle initial. Enter your **permanent address** (number, street, apartment number, or rural route number and box number, then city, state, zip code). If your mailing address is different from your permanent address, you must list **both** addresses. A temporary school address is not acceptable.

**Item 2.** Enter your nine-digit Social Security Number.

**Item 3.** Enter your date of birth.

**Item 4.** Enter the two-letter abbreviation for the state that issued your current driver's license, followed by your driver's license number. If you do not have a driver's license, enter N/A.

**Item 5.** Enter your preferred email address for receiving communications. You are not required to provide this information. If you do, we may use your email address to communicate with you. If you do not have an email address or do not wish to provide one, enter N/A.

**Item 6.** Enter the area code and telephone number at which you can most easily be reached. If you do not have a telephone, enter N/A.

#### REFERENCE INFORMATION

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**Items 7 and 8.** Enter the requested information for two adults with different U.S. addresses who have known you for at least three years and who will know how to contact you in the future. The first reference should be a parent or legal guardian. References who live outside the United States are not acceptable. Providing an email address for a reference is optional. If you provide an email address for a reference, we may use it to communicate with the reference. If a reference does not have a telephone number or email address, or does not wish to provide an email address, enter N/A.

#### SCHOOL INFORMATION

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This section will be completed by the school that determines your eligibility to receive the loan.

#### BORROWER REQUEST, CERTIFICATIONS, AUTHORIZATIONS, AND UNDERSTANDINGS

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**Top of Page 2.** Enter your name and Social Security Number.

**Items 12, 13, 14, and 15.** Read these items carefully.

#### PROMISE TO PAY

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**Items 16, 17, 18, and 19.** Read these items carefully.

**Items 20 and 21.** Sign your full legal name, in blue or black ink, and enter the date you signed this MPN.

By signing this MPN, you **(1)** acknowledge that you have read, understand, and agree to the terms and conditions of the MPN, including the Borrower Request, Certifications, Authorizations, and Understandings and the accompanying Borrower's Rights and Responsibilities Statement; and **(2)** agree to repay the loan(s) in full according to the terms and conditions of the MPN.