

# Master Promissory Note

All students must have a valid Master Promissory Note (MPN) on file with the Department of Education before loan funds can be disbursed. To complete a Master Promissory Note online, follow the steps below:

1. Type <https://studentaid.gov/mpn/> into your URL toolbar.
2. Click on the blue 'Log In To Start' button next to 'I'm an Undergraduate Student' and you will use your FSA ID and your FSA password to sign in to website.
3. Once you have successfully signed in, you may be asked to verify your phone number or email address.
4. Once your phone number or email address is verified you will then be directed to the first section of the Master Promissory Note.
5. Enter your personal information as well as the school's information and click 'Continue.'
6. You will need 2 personal references. These references are people who have known you for at least three years. You may use your parent, but both references cannot live at the same address. After entering the references click 'Continue.'
7. Read each section of the terms and conditions of the loan. Then click the box at the bottom of the page acknowledging that you have read and understood the terms and conditions of the loan. Click 'Continue.'
8. Enter your name and click 'Sign.'
9. **RIGHT CLICK** the link and select the option to 'Open link in new window' to review the Master Promissory Note. After reviewing your Master Promissory Note, click the 'Submit' button. You should receive a 'Congratulations!' message.
10. View and print a copy of your MPN for your records.
11. KCC will receive notification of your completed MPN in 72 business hours electronically. Loan funds will not be disbursed until this confirmation has been received and Entrance Counseling has been completed as well.