Before you can receive disbursement of a Direct Loan, you must first sign a Master Promissory Note (MPN).

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

**Step 2:** Click the **Log In** button; the borrower must log in with their FSA ID.

**IMPORTANT**
Parents completing an MPN for a PLUS Loan must log-in using their FSA ID.

**Step 3:** Select option to Complete Master Promissory Note

Select the type of Direct Loan you would like to receive:

- **Subsidized/Unsubsidized**
  (Direct Subsidized or Direct Unsubsidized Loans available to eligible undergraduate or graduate/professional students. Students must be logged in with their own [Federal Student Aid (FSA) ID](https://studentaid.gov/).)

- **Graduate PLUS**
  (Direct PLUS Loans available to eligible graduate/professional students. Students must be logged in with their own [Federal Student Aid (FSA) ID](https://studentaid.gov/).)

  Graduate students should apply for Unsubsidized loans up to their full eligibility using the Subsidized/Unsubsidized Master Promissory Note.

- **Parent PLUS**
  (Direct PLUS Loans available to eligible parents of eligible dependent undergraduate students. Parents must be logged in with their own [Federal Student Aid (FSA) ID](https://studentaid.gov/).)

*Complete all steps 1-4*

**Step 4: Confirmation**

- Print and keep completion records of your MPN.
- Confirmation of completion will be sent electronically to the PVAMU financial aid office.
- Requirements for MPNs will be satisfied within 2-3 business days.
- Please note: 1st time freshman will have a 30-day delay on their first sub/unsub loan disbursement.