

Parent PLUS Loan Instructions

Parent PLUS Loans are federal loans borrowed by parents to aid with the student's education costs. The parent must complete the Parent PLUS application to apply for the loan, not the student. A parent may take out a Parent PLUS loan for an eligible undergraduate, dependent student.

The parent will need the following information in order to complete the Parent PLUS application:

- Parent FSA ID login
- Parent social security number and date of birth
- Permanent address and mailing address
- Telephone number
- Email address

- Alien Registration number (if an eligible noncitizen)
- Employer name and address
- Student name, social security number and date of birth
- Student address (if different than the parent)



•Go to the Federal Loan website: studentloans.gov.

StudentLoans.gov



- Parents can login to www.studentloans.gov using their FSA login (the same login that is used by the parent to sign and complete the FAFSA).
- If a parent does not have a FSA ID, they must create on https://fsaid.ed.gov/.





• After logging in, click "Apply for a PLUS Loan," listed on the left hand side of the page under PLUS Loan Process.

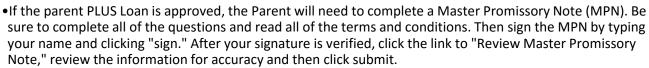
PLUS Loan Process
Apply for a PLUS Loan
Document Extenuating
Circumstances
Endorse PLUS Loan
Print Endorser Addendum
Complete PLUS Counseling



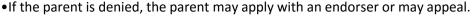
- Click on "Complete PLUS request for Parents" under Direct PLUS Loan Request for Parent Borrowers.
- •Select the award year and complete the application carefully.
- Request the loan amount and the loan period.
- Review the application information, agree to the certifications and click continue.





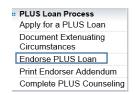


• A loan will not disburse without a master promissory. The MPN is required for each student in school, even if filing under the same parent.



- If the parent chooses not to apply with an endorser or appeal, the school will be notified of the denial. (If denied the student MAY be eligible for additional unsubsidized loan funds.)
- •If pursuing an endorser, the parent must still complete an MPN and the endorser must complete an endorser addendum. The endorser must log in with their FSA ID (or create one) and click "Endorse PLUS Loan." A loan reference number will be needed, which was provided to the borrower at the time of the initial request.









• If the PLUS loan was previously denied and approved with an endorser **OR** an appeal was approved complete the Parent PLUS Counseling. A loan will not disburse without PLUS Counseling completed.

