



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 non-citizen)
- ❖ 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/>.

FSA ID Username or E-mail Address	<input type="text"/>
FSA ID Password	<input type="password"/>
	<input type="button" value="Log In"/>
Create an FSA ID	
Forgot Username or Password?	
FSA ID Frequently Asked Questions	
<small>For assistance, call 1-800-557-7394.</small>	

- 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.

Direct PLUS Loan Request for Parent Borrowers
 (Direct PLUS Loans are available to eligible parents of eligible dependent undergraduate students. Parents must be logged in using their own FSA ID.)

Preview PLUS Request for Parents Complete PLUS Request for Parents

- Once the request is submitted the parent will be notified immediately of the credit decision.
- If the parent PLUS Loan is approved, the Parent will need to complete a Master Promissory Note (MPN). Be sure to complete all of the questions and read all of the terms and conditions. Then sign the MPN by typing your name and clicking "sign." After your signature is verified, click the link to "Review Master Promissory Note," review the information for accuracy and then click submit.
- 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 is denied, the parent may apply with an endorser or may appeal.
- 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.

Master Promissory Note
Complete MPN

PLUS Loan Process

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

PLUS MPN for Parents
(Direct PLUS Loans available to eligible parents of eligible dependent undergraduate students. Parents must be logged in with their own FSA ID.)

Preview PLUS MPN for Parents Complete PLUS MPN for Parents

- 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.

Complete Counseling
View Completed Counseling

PLUS Counseling

Start PLUS Counseling

PLUS Counseling is required if the U.S. Department of Education has informed you that you have an adverse credit history and you have obtained an endorser or documented to the satisfaction of the U.S. Department of Education that there are extenuating circumstances related to your adverse credit history.

PLUS Counseling can be completed voluntarily at any time. If PLUS Counseling is completed voluntarily and you are determined to have an adverse credit history by the U.S. Department of Education within 30 days of PLUS Counseling completion, your PLUS Counseling requirement will be considered to be fulfilled.