

## Applying for a Federal Parent PLUS Loan

Federal Direct **Parent PLUS** loans are borrowed by the **parent** for the student.  
The **parent**, NOT the student, completes the application.

The parent, will need the following:


- The **parent** FSA ID
- **Parent** Social Security number and date of birth
- Permanent Address and Mailing Address
- Telephone number
- E-mail Address
- Alien Registration Number (if elig. non-citizen)
- Employer Name and Address
- Student name, Social Security Number, date of birth
- Student address (if different from parent)

Go to the Federal Student Aid website, studentloans.gov.

- Sign in by clicking the green "Sign In" button.
- The **PARENT** applying should enter FSA ID and FSA ID Password. *If you are unsure of your FSA ID, it can be obtained by going to [fsaid.ed.gov](http://fsaid.ed.gov).*

**As of May 10, 2015 you must have a verified FSA ID (Username & Password) instead of a PIN to log in to StudentLoans.gov.**

[Create an FSA ID.](#)

If you have a [verified FSA ID](#) , log in to StudentLoans.gov.

For assistance, call:  
1-800-557-7394.

[Log In](#)

[Log In](#)

FSA ID Username or E-mail Address:  \*

FSA ID Password:  \*

[Forgot Username or Password?](#) [Create an FSA ID](#)  
[Natural Disasters](#)

[LOG IN](#)

[Cancel](#)

**IMPORTANT: The PLUS application is a two-step process. For the loan to disburse, you MUST complete BOTH steps!**

### Step 1- Determining Credit Eligibility-Credit Check

- Click “Apply for a Direct PLUS” on the center of the page. Completing this portion will allow the Department of Education to perform a credit check to determine your eligibility for the loan. The parent should indicate on the application the amount they wish to borrow.



- Once the PLUS request is submitted, the parent will be notified if the credit has been approved.
  - If you are approved, you must proceed to step two.
  - If the credit was denied, the parent may apply with an endorser (a person they choose and agrees to co-sign the loan). Follow the instructions provided if you wish to pursue this option.
  - If the parent chooses not to apply with an endorser, the school will be notified of the denial. NO FURTHER ACTION IS REQUIRED of you. **DO NOT** proceed to step two.



**NOTE: PLUS Counseling is required if the U.S. Department of Education has informed the parent that he/she has an adverse credit history and the parent has obtained an endorser or documented to the satisfaction of the U.S. Department of Education that there are extenuating circumstances related to his/her adverse credit history.**

### Step 2- Complete Loan Agreement (Master Promissory Note)

- Master Promissory Note ONLY needs to be completed if:
  - You are credit approved for the loan and wish to accept it.
  - You were credit denied, and are applying with an endorser.
- Select “Complete Loan Agreement (Master Promissory Note)” on the home page and then “PLUS MPN for Parent.”

You **DO NOT** need to complete an MPN if you are denied and do not want a PLUS loan.

I want to:

-  View My Documents >>
-  Complete Loan Counseling (Entrance, Financial Awareness, Exit) >>
-  Complete Loan Agreement (Master Promissory Note) >>
-  Apply for a Direct PLUS Loan >>
-  Appeal Credit Decision >>
-  Complete an Endorser Addendum >>
-  Complete PLUS Credit Counseling >>
-  Apply for Loan Consolidation >>
-  Apply for an Income Driven Repayment Plan >>
-  Co-sign a Spouse's Income Driven Repayment Plan Application >>
-  Complete TEACH Grant Counseling >>
-  Complete TEACH Grant Agreement to Serve >>

#### MPN for Subsidized/Unsubsidized Loans

Use this MPN for Direct Subsidized or Direct Unsubsidized Loans available to eligible undergraduate or graduate/professional students. Students must be logged in with their own FSA ID.

[Learn More](#)

[Preview a read-only version of the Subsidized/Unsubsidized MPN](#)

#### PLUS MPN for Graduate/Professional Students

Use this MPN for Direct PLUS Loans available to eligible graduate/professional students. Students must be logged in with their own FSA ID.

[Learn More](#)

[Preview a read-only version of the PLUS MPN for Graduate/Professional Students](#)

Graduate students should request unsubsidized loans up to their full eligibility. You may need to complete a Direct Subsidized/Unsubsidized Master Promissory Note.

#### PLUS MPN for Parents

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

[Learn More](#)

- Complete ALL questions on the first and second screens, selecting “Continue” at the bottom of each screen once completed.
- You must read ALL the terms and conditions (click on the “+” by each category to read) in order to accept the terms. Read the certification at the bottom of the Terms and Conditions page, check the box to acknowledge and select “Continue.”
- Review the information you entered on the previous screens to verify accuracy. You will then need to “Sign” the MPN which is done by typing your name and clicking “Sign.”

First Name:  Middle Initial:  Last Name:

- A screen will appear indicating that your MPN has not been submitted yet. You must scroll down to review the MPN in its entirety before submitting. Then click “Submit.”
- You will receive a confirmation once your MPN has been submitted and have the option to save and/or print a copy of your completed MPN.

You have successfully submitted your MPN. You will receive a confirmation email shortly. The school you selected will be notified of your MPN completion within the next 24 hours.

Your school will tell you what loans, if any, you are eligible to receive. If you have questions regarding your loan eligibility, the next steps in the processing of your loan, when the loan will be disbursed (paid out), or no longer wish to receive the loan, contact your school's financial aid office.

Access [PLUS Counseling](#) for more information on PLUS borrowing.

Click [here](#) to view, save and/or print a copy of your completed MPN.

### Do I have to submit a Master Promissory Note if I...

- *Previously borrowed a Federal Direct Parent PLUS loan for the same student?*
  - Generally no. However, if no loans were processed in the previous year, a new MPN will be required.
- *Have never filed for a PLUS loan before?*
  - Yes, the loan will NOT disburse without a valid Master Promissory Note on file.
- *Have an MPN on file for another student (sibling)?*
  - Yes, the MPN is tied to the parent AND the student. For EACH student in school, a new MPN is required even if you are filing under the same parent.

