

Direct Parent PLUS Loan Instructions



For information about the Parent PLUS loan including interest rates, please visit: www.studentaid.gov

(Parent may begin to complete the Direct Parent PLUS application beginning April 2025 for the 2025-2026 aid year.)

Parents of dependent undergraduate students may apply for the Parent PLUS Loan using the instructions below. You will need the following items to complete the Parent PLUS Loan application:

- School Name
- Parent's name, address, telephone number, date of birth and social security number
- Parent's FSA ID username and FSA ID password
- Parent's employer's name and address (if employed)
- Student's name, address, telephone number, date of birth and social security number

Step by Step Instructions:

- Step 1:** Go to www.studentaid.gov
- Step 2:** Log in using the **parent's FSA ID and Password**
- Step 3:** Select **Loans and Grants**
- Step 4:** Select **PLUS Loans (I am a Parent of a Student)**
- Step 5:** Select **"Start"** and apply for the appropriate award year
- Step 6:** Complete and submit the application

At the end of the application, you will be informed if your Parent PLUS Loan application has been approved or denied.

If your application is approved:

Continue following the on-screen instructions to complete the Parent PLUS Master Promissory Note (MPN). After both the Parent PLUS loan application and MPN have been completed, **the results will electronically be sent to the Office of Financial Aid within 48 hours and the loan if approved will be applied to your student's account within 3-5 business days.**

If your application is denied:

- Option 1: You can choose to no longer pursue the Parent PLUS Loan. The student will become eligible for additional unsubsidized loan funding that will automatically be applied to his or her account within 2 to 3 business days. Freshmen and sophomores receive an additional \$4,000 while juniors and seniors receive an additional \$5,000.
- Option 2: You can pursue an endorser. Please follow the instructions on the www.studentaid.gov website.
- Option 3: If you believe that you should not have been denied for the Parent PLUS Loan, you may appeal the decision by calling the Student Loan Support Center at 1-800-557-7394.