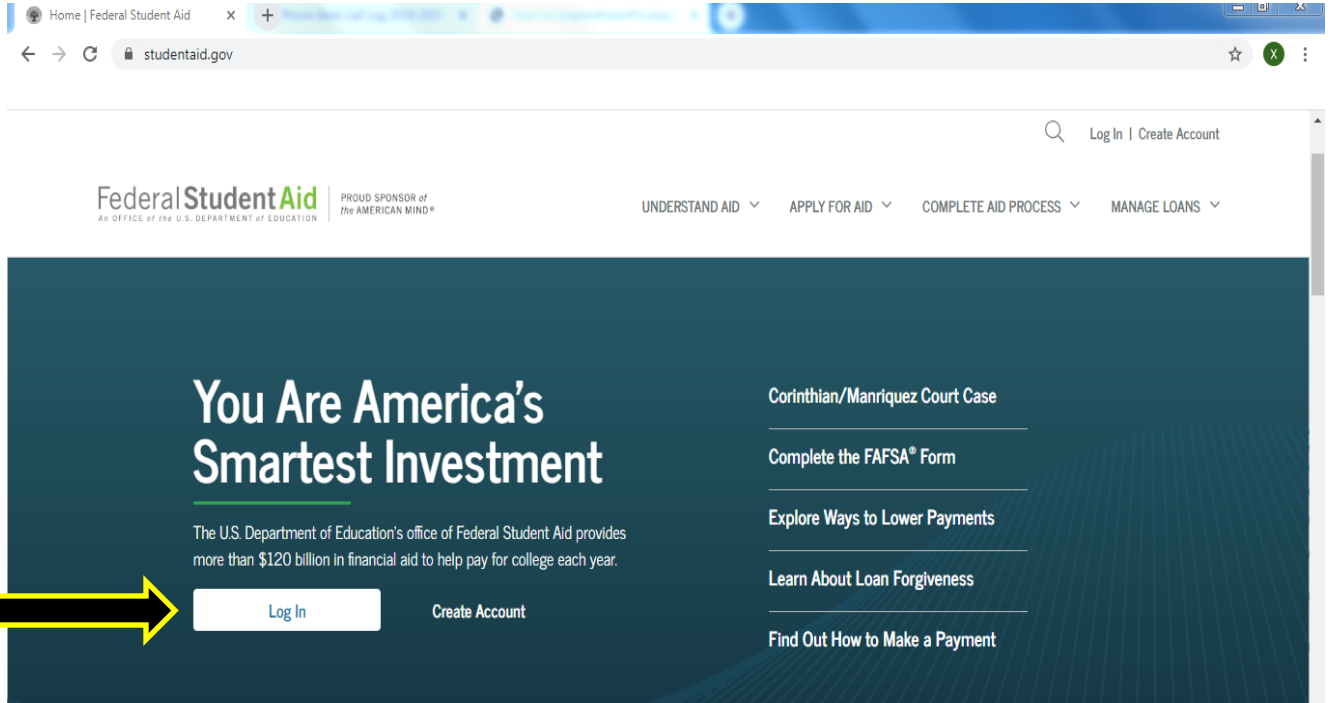
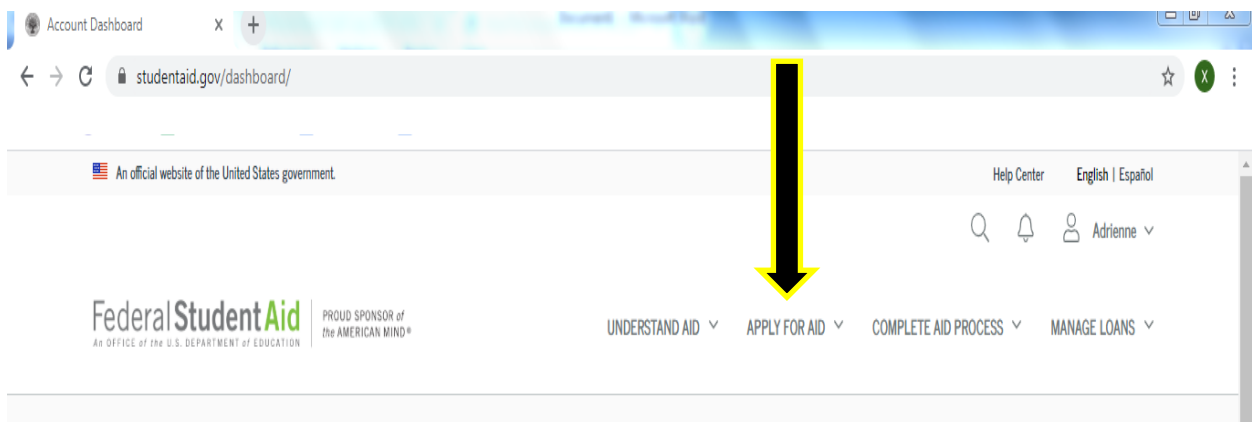


How to Apply for a Federal Direct Parent PLUS Loan

Once you, the PARENT, has logged onto the www.studentaid.gov website homepage, click on the **LOG IN** icon. Log in using your, the PARENT'S, FSA ID and password (same as FAFSA).



Click **“Apply for Aid”**



Scroll to the bottom of the page until you see “Applying for a PLUS Loan”

- Click “**Applying for a Parent PLUS Loan**”

Other Financial Aid Resources

Beyond the FAFSA® form, we encourage you to learn about and pursue financial aid resources that do not have to be repaid (grants and scholarships) from states, colleges, and nonprofit organizations.

[Explore Other Aid Options](#)

Applying for a PLUS Loan

An Extra Option for Parents and Graduate Students

[Direct PLUS Loans](#) are federal loans that graduate or professional students and parents of dependent undergraduate students can use to help pay for education expenses not covered by other financial aid.

[Apply for a Grad PLUS Loan](#)

[Apply for a Parent PLUS Loan](#)



- Begin application by clicking “**START**”

Apply for a PLUS Loan

START

[Preview a read-only version of the Parent Direct PLUS Loan Application](#)

OMB No. 1845-0103
Form Approved
Exp. Date 09/30/2020

Who should complete this?

- [Eligible parents](#) of eligible dependent undergraduate students

How long will it take?



The entire Direct PLUS Loan Application process must be completed in a single session. It takes approximately 20 minutes to complete the application.

What do I need?

- School Name
- [Student Information](#)
- [Personal Information](#)
- [Employer's Information](#)

Once your application is submitted, the parent’s credit check will be available immediately. Carefully, read the information that comes on the screen. ****Some parents may be required to complete PLUS Counseling.**

- a. **APPROVED** – If approved, you should receive information to complete the **Master Promissory Note (MPN)**.
- For fiscal clearance purposes, you should submit the approval confirmation page to **Fiscal Services – Student Accounts**
 - Complete the **XULA Certification Form**: Within three (3) business days after the Direct PLUS Loan has been approved, the XULA Financial Aid Office will send the XULA Certification form to the parent’s email address that was provided on the FAFSA.
 - **Complete, Submit, and Return the XULA Certification Form**: Once this form is submitted back to the XULA Financial Aid Office, the form will be reviewed and the loan will appear as *accepted* on the student’s Banner Web.
- b. **DENIED** – If denied, you can appeal the decision, obtain an endorser, or apply for an additional unsubsidized loan up to \$4,000 for freshman/sophomore and up to \$5,000 for junior/senior for the academic year. (**NOTE**: The PLUS loan will then be cancelled and replaced by the Unsub. Loan). You must submit the denial confirmation and also complete the **Non Co-Endorser Form** to the **Financial Aid Office**.

When completing this portion of the process, it will allow the Department of Education to perform a credit check to determine your eligibility for the loan. If approved for the PLUS loan, you, the parent, will be instructed to complete a PLUS Master Promissory Note.

NOTE: Your monthly repayments begin 60 days after the Federal Direct PLUS Loan has been fully disbursed, usually after the spring disbursement. Contact Direct Loan Servicing to inquire about your scheduled monthly repayment plan or to inquire about the possibility of temporarily postponing your monthly repayments (called an administrative forbearance).