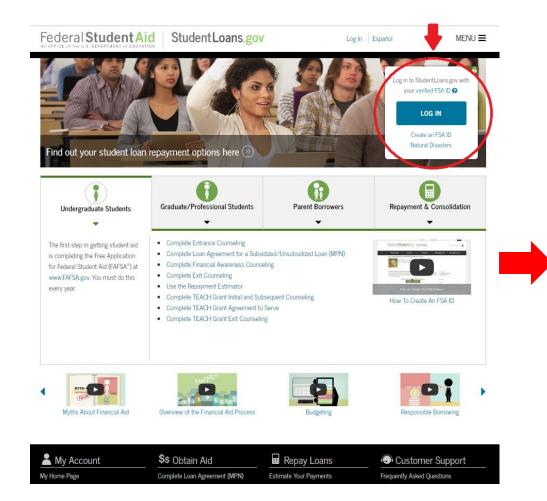
# The Parent PLUS Loan Application Process

A Step by Step Guide





#### Sign in



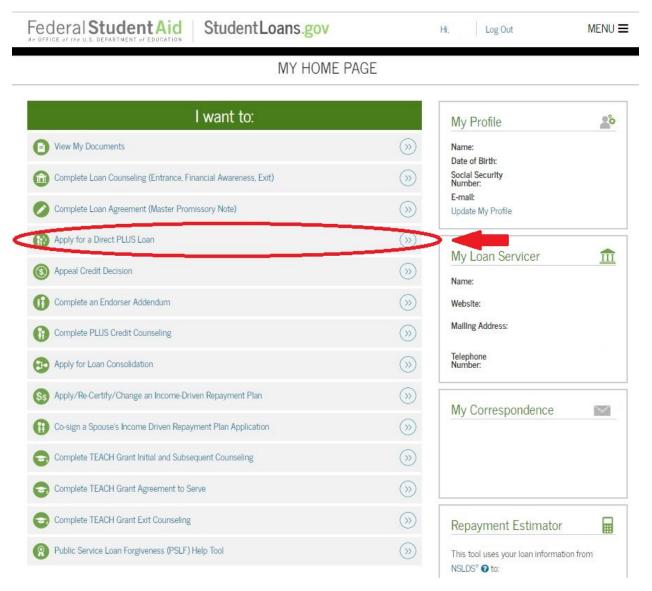




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#### Click on "Apply for Direct PLUS Loan"





## Select the type of PLUS loan



Student Loans.gov

Hi,

Log Out

MENU =

#### DIRECT PLUS LOAN APPLICATION

#### William D. Ford Federal Direct Loan Program Federal Direct PLUS Loan Request for Supplemental Information

This is a request for supplemental information in connection with your application for a Federal Direct PLUS Loan (Direct PLUS Loan) through the William D. Ford Federal Direct Loan (Direct Loan) Program. Some schools may have a different process for obtaining the additional information needed to process your Direct PLUS Loan application.

The information that you provide will be sent to the school that you select. The school you select will use the information collected to determine your eligibility for a Direct PLUS Loan and process your application.

Before you can receive a Direct PLUS Loan, you must complete a Direct PLUS Loan Master Promissory Note (Direct PLUS Loan MPN), which explains all of the terms and conditions of Direct PLUS Loans and constitutes your legally binding agreement to repay all Direct PLUS Loans that you receive under the Direct PLUS Loan MPN. You will have an opportunity to complete the Direct PLUS Loan MPN after you complete the Direct PLUS Loan Request.

The Direct PLUS Loan Request allows you to authorize the school to use your loan funds to satisfy other educationally related charges after tuition and fees, and room and board have been paid. You are not required to provide this authorization.

If you are a parent borrower, the Direct PLUS Loan Request also allows you to:

- . Designate whether the school pays any credit balance to the student or to you.
- · Request a deferment while the student is in school.
- Request an additional deferment for 6 months after the student ceases to be enrolled at least half time.

BEFORE YOU CONTINUE: If you have placed a security freeze on your credit file, you must lift or remove the freeze at each credit bureau before you continue. Your application will not be processed if you have a security freeze.

#### Select the type of Direct PLUS Loan Application you would like to complete

Direct PLUS Loan Application for Graduate/Professional Students William D. Ford Federal Direct Loan Program Federal Direct PLUS Loan Request for Supplemental Information

Students must be logged in using their own FSA ID.

Learn More

Preview a read-only version of the Graduate/Professional Direct PLUS Loan Application

-



Direct PLUS Loan Application for Parents William D. Ford Federal Direct Loan Program Federal Direct PLUS Loan Request for Supplemental Information

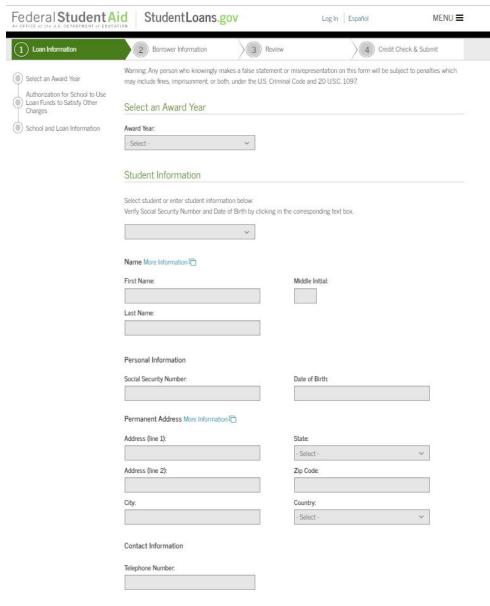
Parents must be logged in using their own FSA ID.

Learn More

Preview a read-only version of the Parent Direct PLUS Loan Application

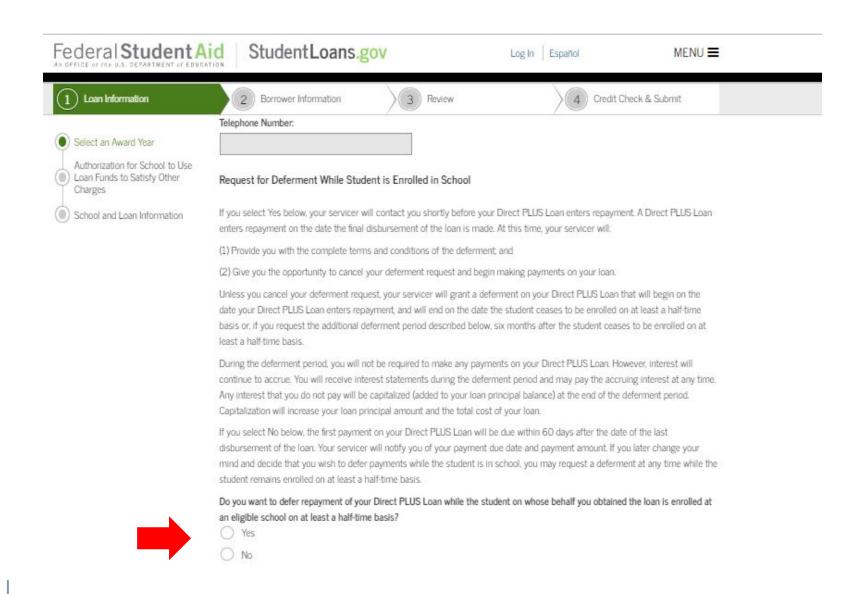


Select award year and enter student information



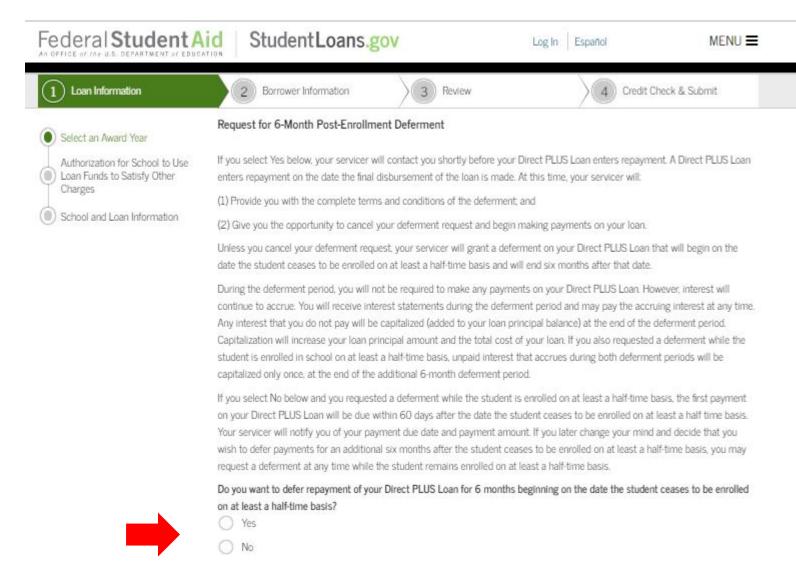


# Select Deferment Option



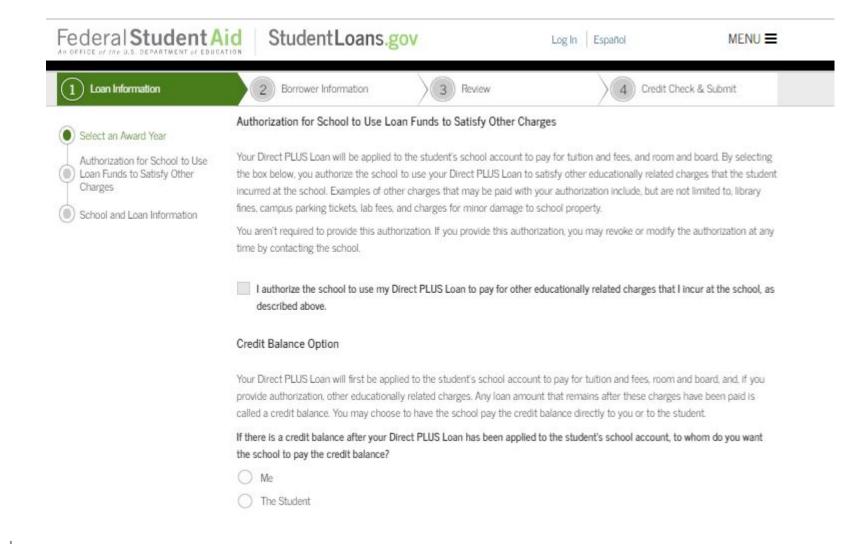


## Deferment (continued)

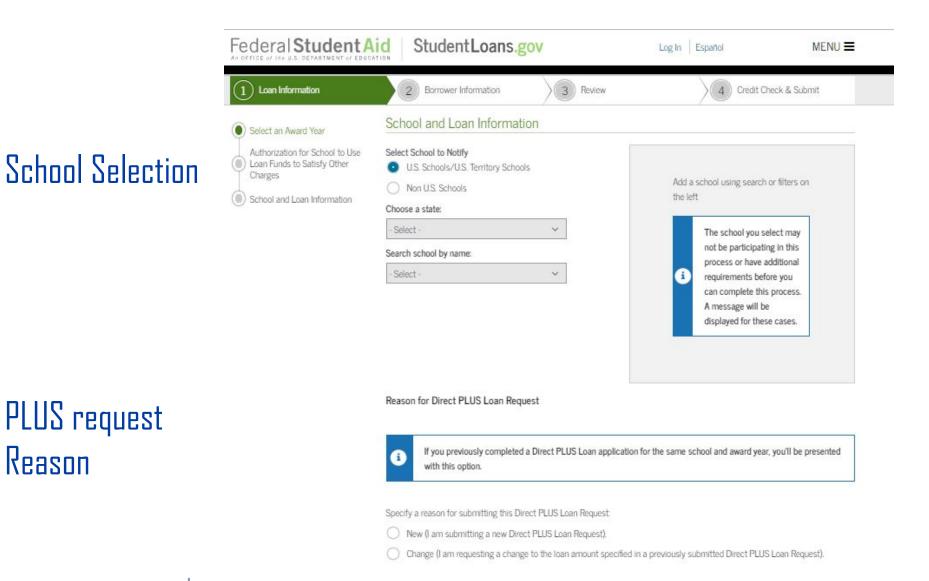




## Other loan information





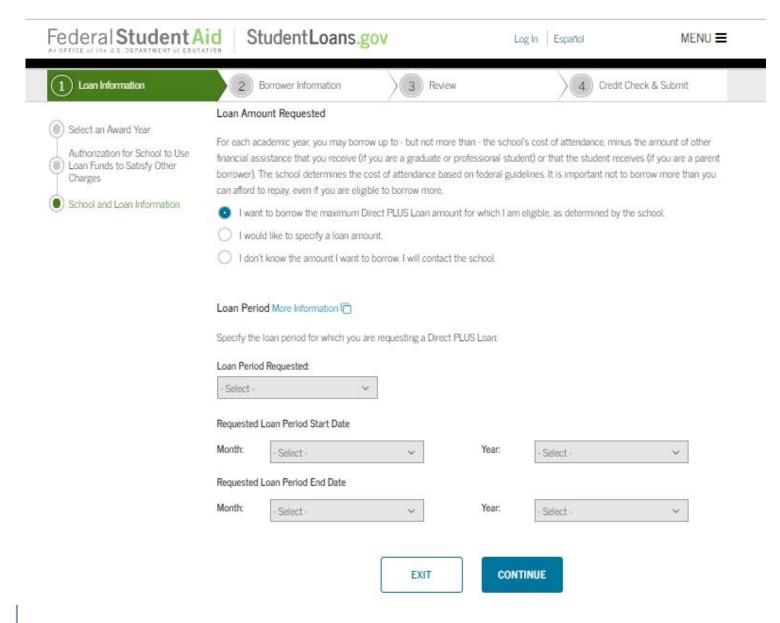




PLUS request

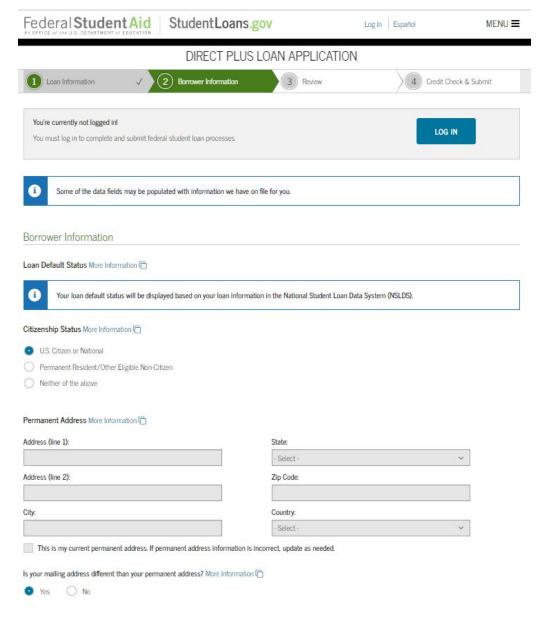
Reason

# Select Loan Amount and Period



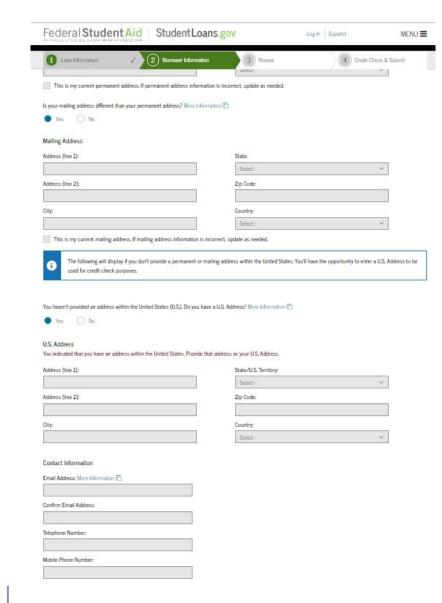


## Borrower information





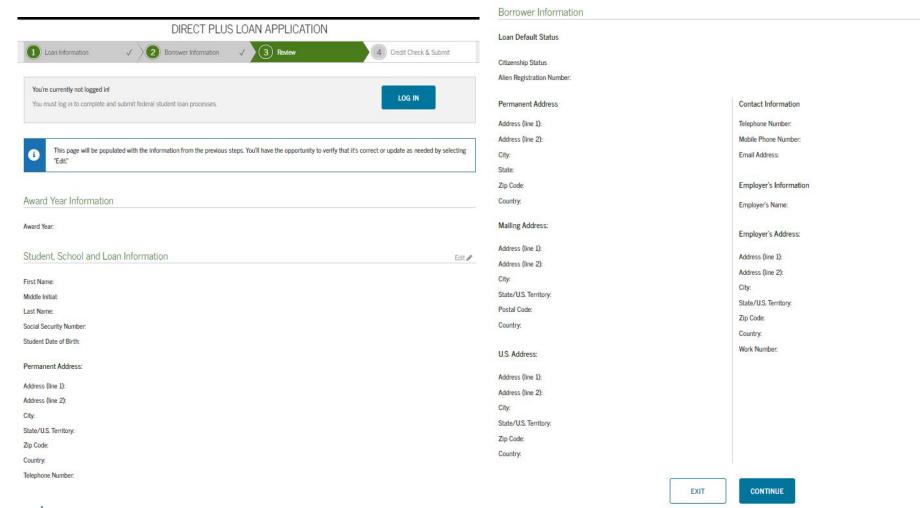
# Borrower information (continued)



Employer's Name:	Work Number:	
Address (line 1):	State:	
	- Select -	v
Address (line 2):	Zlp Code:	
Dity:	Country:	
	- Select -	V



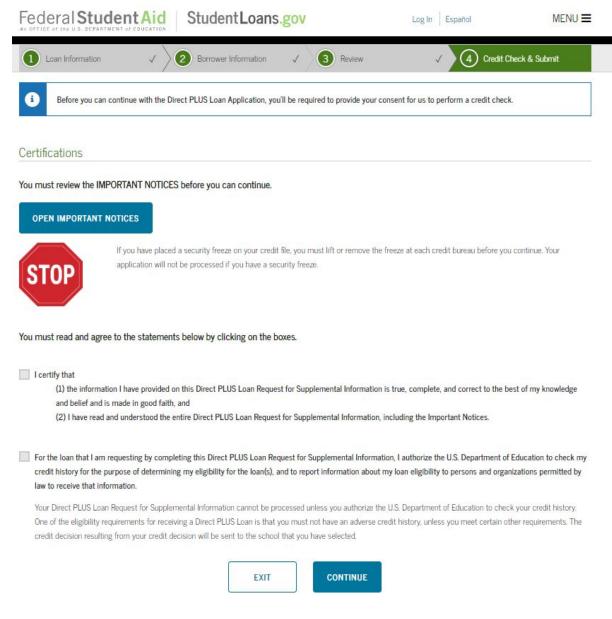
# Review Application



Edit /



# Certification and Credit Check Authorization





#### Completed



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#### Confirmation

#### You have successfully submitted a Direct PLUS Loan request and your credit has been approved.

You will receive a confirmation email shortly. The school you selected will be notified within the next 24 hours.

Though your credit has been approved, all other eligibility requirements must be met before your loan can be awarded.

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.

View your completed Direct PLUS Loan applications.

#### Next Steps Required in the Direct PLUS Loan Process

#### Complete an MPN

You don't have a Direct PLUS Loan MPN on file for John Doe. If you are borrowing for more than one student, you will need to complete a separate MPN for each student.

Loans cannot be disbursed without an accepted Master Promissory Note on file. You may either complete the MPN(s) now, or come back at a later time.

Each MPN must be completed in a single session and may take up to 30 minutes to complete.

#### Complete a FAFSA®

You don't have a FAFSA® on file for the award year requested.

Visit FAFSA.ed.gov for more information.



#### Completed (Denied)



Log In Español

MENU **≡** 

#### Final Step

Based on the credit history returned by the credit agency, we are unable to approve your credit.

You may still borrow a Direct PLUS Loan if you:

- . Obtain an endorser@ and complete PLUS Credit Counseling
- Document extenuating circumstances to the satisfaction of the U.S. Department of Education and complete PLUS Credit Counseling.

All other eligibility requirements must also be met before your loan can be awarded and your school will tell you what loans, if any, you are eligible to receive.

#### How would you like to proceed?

Indicate how you want to proceed by checking the appropriate box below and then clicking "Submit". Your response will be reported to the school that you selected when completing the Direct PLUS Loan Request (application).

- I want to obtain an endorser. More Information
- I want to provide documentation of extenuating circumstances. More Information
- I do not want to pursue a Direct PLUS Loan at this time. More Information
- Undecided. More Information

Under federal law, you're entitled to a free credit report if a company takes adverse action against you, such as denying your application for credit, insurance, or employment, and you ask for your report within 60 days of receiving notice of the action.

The notice will give you the name, address, and phone number of the credit reporting company. Otherwise, a credit reporting company may charge you up to \$11.00 for another copy of your report within a 12-month period.

View Credit Check Details

#### To obtain a copy of your credit report, contact:

- Equifax: 1-800-685-1111; equifax.com
- Experian: 1-888-397-3742; experian.com
- TransUnion: 1-800-916-8800; transunion.com

BACK

CONTINUE

