The Parent PLUS Loan Application Process

A Step by Step Guide
Enter social, first characters of last name, DOB, and PIN#.
(Note- The forward slashes are entered in automatically on the date of birth field.)

Students must sign in using their own Federal Student Aid PIN to complete Entrance Counseling, Master Promissory Notes (MPNs), and PLUS Loan Requests (Graduate Students only).

Parents must sign in using their own Federal student Aid PIN to complete PLUS Master Promissory Notes (MPNs) and PLUS Loan Requests.

Endorsers must sign in using their own Federal Student Aid PIN to complete a PLUS Endorser Addendum.
Click on Request PLUS loan
Click on the type of PLUS loan

What You Need

Select the loan type

Graduate PLUS
(PLUS loan available to graduate/professional students. Students must be signed in with their own Federal Student Aid PIN.)

Parent PLUS
(PLUS loan available to parents of dependent undergraduate students. Parents must be signed in with their own Federal Student Aid PIN.)
STEP 1 Personal Information
Step 2 Student and Loan Info

If you have already registered students, please select from the list — Select Student —

First Name: [Field]
Middle Initial: [Field]
Last Name: [Field]
Student SSN: [Field]
Student DOB: [Field]
Permanent Address (line 1): [Field]
Permanent Address (line 2): [Field]
City: [Field]
State: [Field]
Zip: [Field]
Country: [Field]
Phone: [Field]

Do you want to defer repayment of your Direct PLUS Loan while the student on whose behalf you obtained the loan is enrolled at an eligible school on at least a half-time basis?

If you check Yes below, your loan servicer will contact you shortly before your Direct PLUS disbursement of the loan is made. At this time, your loan servicer will:

1. Provide you with the complete terms and conditions of the deferment, including the option to request a deferment for an additional 6 months beginning on the date the student ceases to be enrolled on at least a half-time basis; and

2. Give you the opportunity to cancel your deferment request and begin making payments on your loan.

Unless you cancel your deferment request, your loan servicer will grant a deferment on your Direct PLUS Loan that will begin on the date your Direct PLUS loan enters repayment, and will end on the date the student ceases to be enrolled on at least a half-time basis or, if you request the additional deferment period described above, six months after the student ceases to be enrolled on at least a half-time basis.

During the deferment period, you will not be required to make any payments on your Direct PLUS Loan. However, interest will continue to accrue. You will receive interest statements during the deferment period and may pay the accruing interest at any time. Any interest that you do not pay will be capitalized (added to your loan principal balance) at the end of the deferment period. Capitalization will increase your loan principal amount and the total cost of your loan.

If you check No below, the first payment on your Direct PLUS Loan will be due within 10 days after the date of the last disbursement of the loan. Your loan servicer will notify you of your payment due date and payment amount. If you later change your mind and decide that you wish to defer payments while the student is in school, you may request a deferment at any time while the student remains enrolled on at least a half-time basis.

Yes ☐ No ☐
Continued…

If there is a credit balance after your Direct PLUS Loan has been applied to the student’s school account, to whom do you want the school to pay the credit balance?

Select: Me or The Student

Your Direct PLUS Loan will first be applied to the student’s school account to pay for tuition and fees, room and board, and other authorized charges. Any loan amount that remains after these charges have been paid is called a credit balance. You may choose to have the school pay the credit balance directly to you or to the student.

School and Loan Information

You may specify up to three schools for each student. If your school is not listed, you may need to apply directly with your school’s financial aid office.

U.S. Schools/U.S. Territory Schools

School Name:

Non U.S. Schools

School Address:

For each academic year, you may borrow up to - but not more than - the school’s cost of attendance, minus the amount of other financial assistance that you receive (if you are a graduate or professional student) or that the student receives (if you are a parent borrower). The school determines the cost of attendance based on federal guidelines. It is important not to borrow more than you can afford to repay, even if you can afford to borrow more.

I want to borrow the maximum Direct PLUS Loan amount for which I am eligible, as determined by the school.

I would like to specify a loan amount.

Add Another Student
If they click add another student, it would look like this.

They would just fill out all the fields, just that they did for the first student.
Step 3 Review Application
Step 4 - Credit Check

For each loan that I request under this application, I authorize the Department of Education to investigate my credit record and report information about my loans to persons and organizations permitted by law to receive that information.

Your PLUS application cannot be submitted without a credit check.

Your credit check results will be sent as part of the application to the schools you have selected.

Cancel  Continue
Congratulations! You have successfully submitted a Direct PLUS Loan request and your credit has been approved. You will receive a confirmation email shortly. The school(s) you selected will be notified within the next 24 hours. If you have questions regarding your loan(s) and/or their status, contact the school’s financial aid office.

To view a history of your completed PLUS Loan Applications, click on the PLUS Loan Applications link to the left.

The next step in this process is to complete a Master Promissory Note (MPN). 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.

If you are borrowing for more than one student, you will need to complete a separate MPN for each student. Each MPN must be completed in a single session and may take up to 30 minutes to complete.

What you need

Please complete an MPN for the following student(s):

The following student(s) have a completed MPN:
They can select what option they would like to do, then click on SUBMIT.
Retrieve completed PLUS Applications

Click view
Confirmation of previous application