

# The Parent PLUS Loan Application Process

A Step by Step Guide



Sign in

Federal Student Aid | StudentLoans.gov

Log In | Español

MENU

Find out your student loan repayment options here >>

Log in to StudentLoans.gov with your verified FSA ID

LOG IN

Create an FSA ID

Natural Disasters

Undergraduate Students

Graduate/Professional Students

Parent Borrowers

Repayment & Consolidation

The first step in getting student aid is completing the Free Application for Federal Student Aid (FAFSA®) at www.FAFSA.gov. You must do this every year.

- Complete Entrance Counseling
- Complete Loan Agreement for a Subsidized/Unsubsidized Loan (MPN)
- Complete Financial Awareness Counseling
- Complete Exit Counseling
- Use the Repayment Estimator
- Complete TEACH Grant Initial and Subsequent Counseling
- Complete TEACH Grant Agreement to Serve
- Complete TEACH Grant Exit Counseling

How To Create An FSA ID

Myths About Financial Aid

Overview of the Financial Aid Process

Budgeting

Responsible Borrowing

My Account

Obtain Aid

Repay Loans

Customer Support

My Home Page

Complete Loan Agreement (MPN)

Estimate Your Payments

Frequently Asked Questions

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Log In

FSA ID Username, Email or Mobile Phone:

FSA ID Password:

Forgot Username or Password?

Create an FSA ID

Natural Disasters

LOG IN

Cancel

FOIA | Privacy | Security | Notices

f | t | i

Click on "Apply  
for  
Direct PLUS  
Loan"

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MY HOME PAGE

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/Re-Certify/Change an Income-Driven Repayment Plan
- Co-sign a Spouse's Income Driven Repayment Plan Application
- Complete TEACH Grant Initial and Subsequent Counseling
- Complete TEACH Grant Agreement to Serve
- Complete TEACH Grant Exit Counseling
- Public Service Loan Forgiveness (PSLF) Help Tool

My Profile

Name:  
Date of Birth:  
Social Security Number:  
E-mail:  
Update My Profile

My Loan Servicer

Name:  
Website:  
Mailing Address:  
Telephone Number:

My Correspondence

Repayment Estimator

This tool uses your loan information from NSLDS® to:

# Select the type of PLUS loan

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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

START

START

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Student Financial Services

Select award  
year and enter  
student  
information

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4 Credit Check & Submit

Select an Award Year

Authorization for School to Use Loan Funds to Satisfy Other Charges

School and Loan Information

Warning: Any person who knowingly makes a false statement or misrepresentation on this form will be subject to penalties which may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

Select an Award Year

Award Year:  
- Select -

Student Information

Select student or enter student information below:  
Verify Social Security Number and Date of Birth by clicking in the corresponding text box.

Name [More Information](#)

First Name:

Middle Initial:

Last Name:

Personal Information

Social Security Number:

Date of Birth:

Permanent Address [More Information](#)

Address (line 1):

Address (line 2):

City:

State:  
- Select -

Zip Code:

Country:  
- Select -

Contact Information

Telephone Number:



# Select Deferment Option

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Select an Award Year

Authorization for School to Use Loan Funds to Satisfy Other Charges

School and Loan Information

Telephone Number:

**Request for Deferment While Student is Enrolled in School**

If you select Yes below, your servicer will contact you shortly before your Direct PLUS Loan enters repayment. A Direct PLUS Loan enters repayment on the date the final disbursement of the loan is made. At this time, your servicer will:

- (1) Provide you with the complete terms and conditions of the deferment; 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 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 below, 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 select No below, the first payment on your Direct PLUS Loan will be due within 60 days after the date of the last disbursement of the loan. Your 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.

**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?**

☐ Yes

☐ No

# Deferment (continued)

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Authorization for School to Use Loan Funds to Satisfy Other Charges

School and Loan Information

### Request for 6-Month Post-Enrollment Deferment

If you select Yes below, your servicer will contact you shortly before your Direct PLUS Loan enters repayment. A Direct PLUS Loan enters repayment on the date the final disbursement of the loan is made. At this time, your servicer will:

- (1) Provide you with the complete terms and conditions of the deferment; 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 servicer will grant a deferment on your Direct PLUS Loan that will begin on the date the student ceases to be enrolled on at least a half-time basis and will end six months after that date.

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 also requested a deferment while the student is enrolled in school on at least a half-time basis, unpaid interest that accrues during both deferment periods will be capitalized only once, at the end of the additional 6-month deferment period.

If you select No below and you requested a deferment while the student is enrolled on at least a half-time basis, the first payment on your Direct PLUS Loan will be due within 60 days after the date the student ceases to be enrolled on at least a half time basis. Your 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 for an additional six months after the student ceases to be enrolled on at least a half-time basis, you may request a deferment at any time while the student remains enrolled on at least a half-time basis.

Do you want to defer repayment of your Direct PLUS Loan for 6 months beginning on the date the student ceases to be enrolled on at least a half-time basis?

☐ Yes

☐ No

## Other loan information

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Select an Award Year

Authorization for School to Use Loan Funds to Satisfy Other Charges

School and Loan Information

### Authorization for School to Use Loan Funds to Satisfy Other Charges

Your Direct PLUS Loan will be applied to the student's school account to pay for tuition and fees, and room and board. By selecting the box below, you authorize the school to use your Direct PLUS Loan to satisfy other educationally related charges that the student incurred at the school. Examples of other charges that may be paid with your authorization include, but are not limited to, library fines, campus parking tickets, lab fees, and charges for minor damage to school property.

You aren't required to provide this authorization. If you provide this authorization, you may revoke or modify the authorization at any time by contacting the school.

☐ I authorize the school to use my Direct PLUS Loan to pay for other educationally related charges that I incur at the school, as described above.

### Credit Balance Option

Your Direct PLUS Loan will first be applied to the student's school account to pay for tuition and fees, room and board, and, if you provide authorization, other educationally related 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.

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?

☐ Me

☐ The Student



## School Selection

## PLUS request Reason

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Select an Award Year

Authorization for School to Use Loan Funds to Satisfy Other Charges

School and Loan Information

School and Loan Information

Select School to Notify

☒ U.S. Schools/U.S. Territory Schools

☐ Non U.S. Schools

Choose a state:

- Select -

Search school by name:

- Select -

Add a school using search or filters on the left

The school you select may not be participating in this process or have additional requirements before you can complete this process. A message will be displayed for these cases.

Reason for Direct PLUS Loan Request

If you previously completed a Direct PLUS Loan application for the same school and award year, you'll be presented with this option.

Specify a reason for submitting this Direct PLUS Loan Request:

☐ New (I am submitting a new Direct PLUS Loan Request).

☐ Change (I am requesting a change to the loan amount specified in a previously submitted Direct PLUS Loan Request).

# Select Loan Amount and Period

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Select an Award Year

Authorization for School to Use Loan Funds to Satisfy Other Charges

School and Loan Information

Loan Amount Requested

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 are eligible 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.

☐ I don't know the amount I want to borrow. I will contact the school.

Loan Period [More Information](#)

Specify the loan period for which you are requesting a Direct PLUS Loan:

Loan Period Requested:

- Select -

Requested Loan Period Start Date

Month: - Select - Year: - Select -

Requested Loan Period End Date

Month: - Select - Year: - Select -

EXIT

CONTINUE

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# Borrower information

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You're currently not logged in!

You must log in to complete and submit federal student loan processes.

LOG IN

i

Some of the data fields may be populated with information we have on file for you.

Borrower Information

Loan Default Status [More Information](#)

i

Your loan default status will be displayed based on your loan information in the National Student Loan Data System (NSLDS).

Citizenship Status [More Information](#)

☒ U.S. Citizen or National

☐ Permanent Resident/Other Eligible Non-Citizen

☐ Neither of the above

Permanent Address [More Information](#)

Address (line 1):

State:

Address (line 2):

Zip Code:

City:

Country:

☐ This is my current permanent address. If permanent address information is incorrect, update as needed.

Is your mailing address different than your permanent address? [More Information](#)

☒ Yes

☐ No

# Borrower information (continued)

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☐ This is my current permanent address. If permanent address information is incorrect, update as needed.

Is your mailing address different than your permanent address? [More Information](#)

☒ Yes ☐ No

Mailing Address

Address (line 1):

Address (line 2):

City:

State:  
- Select -

Zip Code:

Country:  
- Select -

☐ This is my current mailing address. If mailing address information is incorrect, update as needed.

1

The following will display if you don't provide a permanent or mailing address within the United States. You'll have the opportunity to enter a U.S. Address to be used for credit check purposes.

You haven't provided an address within the United States (U.S.). Do you have a U.S. Address? [More Information](#)

☒ Yes ☐ No

U.S. Address

You indicated that you have an address within the United States. Provide that address as your U.S. Address.

Address (line 1):

Address (line 2):

City:

State/U.S. Territory:  
- Select -

Zip Code:

Country:  
- Select -

Contact Information

Email Address: [More Information](#)

Confirm Email Address:

Telephone Number:

Mobile Phone Number:

## Employer's Information [More Information](#)

☐ I am not employed

Employer's Name:

Address (line 1):

Address (line 2):

City:

Work Number:

State:

- Select -

Zip Code:

Country:

- Select -

EXIT

CONTINUE

# Review Application

DIRECT PLUS LOAN APPLICATION

1

Loan Information

✓

2

Borrower Information

✓

3

Review

4

Credit Check & Submit

You're currently not logged in!

You must log in to complete and submit federal student loan processes.

LOG IN

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This page will be populated with the information from the previous steps. You'll have the opportunity to verify that it's correct or update as needed by selecting "Edit."

Award Year Information

Award Year:

Student, School and Loan Information

First Name:

Middle Initial:

Last Name:

Social Security Number:

Student Date of Birth:

Permanent Address:

Address (line 1):

Address (line 2):

City:

State/U.S. Territory:

Zip Code:

Country:

Telephone Number:

## Borrower Information

Edit

### Loan Default Status

Citizenship Status:  
Allen Registration Number:

### Permanent Address

Address (line 1):  
Address (line 2):  
City:  
State:  
Zip Code:  
Country:

### Mailing Address:

Address (line 1):  
Address (line 2):  
City:  
State/U.S. Territory:  
Postal Code:  
Country:

### U.S. Address:

Address (line 1):  
Address (line 2):  
City:  
State/U.S. Territory:  
Zip Code:  
Country:

### Contact Information

Telephone Number:  
Mobile Phone Number:  
Email Address:

### Employer's Information

Employer's Name:

### Employer's Address:

Address (line 1):  
Address (line 2):  
City:  
State/U.S. Territory:  
Zip Code:  
Country:  
Work Number:

EXIT

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# Certification and Credit Check Authorization

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Before you can continue with the Direct PLUS Loan Application, you'll be required to provide your consent for us to perform a credit check.

Certifications

You must review the IMPORTANT NOTICES before you can continue.

OPEN IMPORTANT NOTICES

STOP

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.

You must read and agree to the statements below by clicking on the boxes.

☐ I certify that

(1) the information I have provided on this Direct PLUS Loan Request for Supplemental Information is true, complete, and correct to the best of my knowledge and belief and is made in good faith, and

(2) I have read and understood the entire Direct PLUS Loan Request for Supplemental Information, including the Important Notices.

☐ For the loan that I am requesting by completing this Direct PLUS Loan Request for Supplemental Information, I authorize the U.S. Department of Education to check my credit history for the purpose of determining my eligibility for the loan(s), and to report information about my loan eligibility to persons and organizations permitted by law to receive that information.

Your Direct PLUS Loan Request for Supplemental Information cannot be processed unless you authorize the U.S. Department of Education to check your credit history. One of the eligibility requirements for receiving a Direct PLUS Loan is that you must not have an adverse credit history, unless you meet certain other requirements. The credit decision resulting from your credit decision will be sent to the school that you have selected.

EXIT

CONTINUE

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Student Financial Services

Completed

## 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](https://fafsa.ed.gov) for more information.

Completed  
(Denied)

## 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  
or
- 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](http://equifax.com)
- Experian: 1-888-397-3742; [experian.com](http://experian.com)
- TransUnion: 1-800-916-8800; [transunion.com](http://transunion.com)

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