1 LOGGING IN

Navigate to www.studentaid.gov. Once there, open the “Parent” tab then select the option to “Apply for a Parent PLUS Loan.” Use your FSA ID to login to the Student Aid website. It is critical that you use your FSA ID and not your student’s. If you do not remember your FSA ID, you can recover it with the link below the username field.

2 SELECT THE APPROPRIATE ACTION

After reading through the Supplemental Information, you can begin the application. Make sure the parent is listed as the borrower and the student is listed as the student, as shown below. The application is very short but filled with valuable information. It is important you read everything carefully. There are other important items to note that are highlighted in this handout.
PAY CLOSE ATTENTION TO THESE ITEMS

Deferment – You can elect to defer your Parent PLUS Loan payments until after the student graduates. You must indicate this by selecting “Yes” to the first question below. Furthermore, you can delay payments until six months after your student graduates. See the second question below.

The application asks you how much you would like to borrow.

- **Option 1** – Maximum loan covering the cost of attendance.
- **Option 2** – A specified amount chosen by you.
- **Option 3** – You will notify us later how much you want to borrow. The loan will be left at the current amount that was indicated on the award offer.

We will update your PLUS Loan to the option you select, if approved.

Approved PLUS Loans are automatically added for the full academic year. When selecting loan period dates, you will want to start with August and end with May of the academic year for which you are applying. For example, if you are applying for a loan for the 2020-2021 school year, your loan period would be August 2020 through May 2021. If you require a different loan period, please contact our office for further assistance.

IF YOU ARE APPROVED for the Parent PLUS Loan, you must also complete a Master Promissory Note at www.studentaid.gov before the loan can be borrowed. Please note: It takes 6-10 business days for a Parent PLUS loan to be fully processed.

IF YOU ARE DENIED for the Parent PLUS Loan, please contact our office using the information below so we can assist you with other potential options.

Office of Undergraduate Financial Aid
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