LOGGING IN
Navigate to www.studentloans.gov. Once there, you can click “LOG IN” to begin the process.
You will then use the parent FSA ID to login to the student loans website. It is critical that you use the parent’s FSA ID. If you do not remember the ID, you can recover it using the highlighted option circled below.

SELECTING THE APPROPRIATE ACTION
Next, you will be presented with many actions you can take for student loans. Select “Apply for a Direct PLUS Loan” as shown below. The next screen will present you with two PLUS Loan options. Make sure to select the start button for “Direct PLUS Loan Application for Parents” circled below.

COMPLETING THE APPLICATION
You will now see the PLUS Loan Application Screen. 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 is filled with valuable information. It is very important that you read all of this carefully. We highlight some of the important items on the reverse side of 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.

PAY CLOSE ATTENTION TO THESE ITEMS

Lastly, 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 by you.
- **Option 3** - You will notify us later how much you want to borrow. For now, we will leave it at amount currently offered.

We will update your PLUS Loan to the option you select, if approved. The loan amount requested is split between fall and Spring semesters.

IF YOU ARE APPROVED

for the Parent PLUS Loan, you must also complete a Master Promissory Note on www.studentloans.gov before the loan can be borrowed. Please note: It takes 6-10 business days processing time before the loan funds will disburse to the student’s Chapman account.

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.

CHAPMAN UNIVERSITY

Office of Undergraduate Financial Aid
Bhathal Student Services Center
One University Dr., Orange, Ca. 92866
Phone: 714-997-6741 | Fax: 714-997-6743
Email: finaid@chapman.edu