

To apply for a **Parent PLUS Direct Loan**, use these steps:

Reminder: Parent Borrowers, use your FSA ID. If you need a FSA ID, [click here](#) to create an FSA ID.

Start at [studentaid.gov](https://studentaid.gov)

- Step 1** Parent - log in to access the [Parent PLUS Loan application](#)
- Hover over "Loans and Grants"
  - Click "PLUS Loans: Grad PLUS and Parent PLUS".
  - Click "Start" next to the section: "I am a Parent of a Student"
  - Personal Information Section
  - Student & Loan Information Section
  - Enter requested loan amount
  - Review Application Section
  - Credit Check & Submit Section
- Step 2** If the loan is "**Accepted**" proceed by selecting "Complete MPN"
- Click Parent PLUS
  - Personal, Student, and School Information Section
  - Personal References Section
  - Terms and Conditions Section
  - Review and Sign Section

If the loan is "**Declined**" the student may request a Federal Unsubsidized Direct Loan by completing a "Loan Change Request" form. No further action is required by the parent.

For assistance, please call the [Federal Student Aid Information Center \(FSAIC\)](#):  
**1-800-433-3243**