

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

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