

Federal Direct PLUS Loan Instructions for Parents of Dependent Undergraduate Students

In order to borrow a Federal Direct PLUS loan, you must be the dependent student's biological or adoptive parent or the stepparent on the FAFSA, if the biological or adoptive parent has remarried at the time of application. The **parent borrower** who is borrowing the PLUS Loan must complete these steps after submitting the student's FAFSA:

- 1. Apply for the Federal Direct Parent PLUS Loan at <https://studentaid.gov/app/launchPLUS.action>**
 - Scroll down to the header "Direct PLUS Loan Application for Select the blue **"Log In"** icon and provide the requested information to include your FSA ID. Frequently Asked Questions about the FSA ID are answered at <https://fsaid.ed.gov/npas/pub/faq.htm>.
 - Click on **"Apply for a PLUS Loan"**
 - Select the **"Parent PLUS"** icon
 - Provide this information: school name, loan information, student information, your (parent) personal information, and your (parent) employer information

- 2. Complete your Federal Direct Parent PLUS Loan Master Promissory Note (MPN) at <https://studentaid.gov/app/launchMpn.action?mpnType=parentPlusMpn>**
 - Select the blue **"Log In"** icon and provide the requested information to include your FSA ID. Frequently Asked Questions about the FSA ID are answered at <https://fsaid.ed.gov/npas/pub/faq.htm>.
 - Click on **"Complete Loan Agreement for a PLUS Loan (MPN)"**
 - Select the **"Parent PLUS"** icon
 - Provide this information: your (parent) personal information, your (parent) employer information, school name, reference information for two people with different U.S. addresses who have known you for at least three years, and student information
 - If you have adverse credit history and are either 1) approved for the PLUS Loan with an endorser (cosigner) or 2) approved for the PLUS Loan based upon documented extenuating circumstances, you will be required to complete "PLUS Credit Counseling" at <https://studentaid.gov/app/counselingInstructions.action?counselingType=plus>.

**If you require help with the <https://studentaid.gov> website,
contact Federal Direct Applicant Services at 1-800-557-7394.**