



Applying for a Parent PLUS Loan

1. Parent logs into StudentAid.gov with their FSA ID (not the student's FSA ID)

The screenshot shows the StudentAid.gov website interface. At the top, there are four navigation tabs: 'Considering School' (I'm thinking about going to college or a career school.), 'In School' (I'm in the process of earning a degree or certificate.), 'Parent' (I want to help my child pay for college.), and 'In Repayment' (I have loans I need to repay.). Below the tabs, there is a main content area with a heading 'We'll share useful info and walk you through the PLUS loan process.' and a sub-heading 'We have resources for parents looking to save for college and learn about financial aid. We also make loans to eligible'. To the right, there is a 'POPULAR TOPICS' section with three links: 'Apply for a Parent PLUS Loan' (highlighted in yellow), 'Complete a Master Promissory Note for a Parent PLUS Loan', and 'Complete the Annual Student Loan Acknowledgement'.

2. Complete Application

- ✓ Deferment While in School: If you want to defer repayment while the student is enrolled in at least-half time school, you will need to select defer. Otherwise, your first payment will be due within 60 days after the date of the last disbursement of the loan.
- ✓ Post-Enrollment Deferment: If you want to defer repayment for an additional six month beginning on the date the student ceases to be enrolled half-time or graduate, select this option. Otherwise, your first payment will be due within 60 days after the date of the last disbursement of the loan.

3. If accepted, complete a Master Promissory Note

- ✓ At StudentAid.gov navigate to Complete Aid Process and Select Complete a Master Promissory Note, MPN for Parents

The screenshot shows the Federal Student Aid website navigation menu. The logo 'Federal Student Aid' is on the left, with 'AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION' below it. The navigation menu includes: 'UNDERSTAND AID' (with a dropdown arrow), 'APPLY FOR AID' (with a dropdown arrow), 'COMPLETE AID PROCESS' (highlighted in yellow, with a dropdown arrow), and 'MANAGE LOANS' (with a dropdown arrow). On the right, there are links for 'Log In' and 'Create Account'. Below the navigation menu, there is a grid of links: 'How Aid Is Calculated', 'Comparing School Aid Offers', 'Accepting Financial Aid', 'Receiving Financial Aid', 'Complete Annual Student Loan Acknowledgement', 'Complete a Master Promissory Note' (with sub-links for 'MPN for Undergraduates' and 'MPN for Graduate/Professional Students'), 'MPN for Parents' (highlighted in yellow), 'Complete Entrance Counseling', and 'Complete TEACH Grant Counseling and Agreement to Serve'.

If you are declined, additional funds can be added to the student's unsubsidized loan amount by request.