
Applying for Parent PLUS Loan Process



Step 1: Go to studentaid.gov.

The screenshot shows the homepage of the Federal Student Aid website. At the top left is the logo for Federal Student Aid, an office of the U.S. Department of Education. To the right of the logo are navigation links for FAFSA Form, Loans and Grants, Loan Repayment, and Loan Forgiveness. Further right are links for Log In and Create Account, and a search icon.

The main content area features a large heading: **Get Ready for Student Loan Payments**. Below this heading is a white button labeled **Restarting Payments**. To the right of the button is the text **Making Payments for the First Time**.

Below the heading and button is a row of four navigation cards, each with an illustration of a person and a title: **Considering School**, **In School**, **Parent**, and **In Repayment**. Each card has a short description of the user's situation.

To the right of the main heading is a section titled **POPULAR TOPICS** with five links: **Apply for Aid Using the FAFSA Form**, **Learn About Public Service Loan Forgiveness**, **Enroll in an Income-Driven Repayment (IDR) Plan**, **View Your Loan Information**, and **Update on Student Loan Debt Relief**.

At the bottom of the page is a light blue bar with six diamond-shaped navigation icons.

Step 2: Click *Parent* tab.

The screenshot shows the Federal Student Aid website interface. At the top, the logo 'Federal Student Aid' is followed by navigation links: 'FAFSA® Form', 'Loans and Grants', 'Loan Repayment', and 'Loan Forgiveness'. On the right, there are links for 'Log In | Create Account' and a search icon.

Get Ready for Student Loan Payments

Restarting Payments Making Payments for the First Time

POPULAR TOPICS

- [Apply for Aid Using the FAFSA® Form >](#)
- [Learn About Public Service Loan Forgiveness >](#)
- [Enroll in an Income-Driven Repayment \(IDR\) Plan >](#)
- [View Your Loan Information >](#)
- [Update on Student Loan Debt Relief >](#)

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.

In Repayment
I have loans I need to repay.

The 'Parent' tab is highlighted with a green circle. At the bottom of the page, there are several small diamond-shaped navigation icons.

Step 3: Click *Apply for a Parent PLUS Loan*.

Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

FAFSA® Form ▾ Loans and Grants ▾ Loan Repayment ▾ Loan Forgiveness ▾ Log In | Create Account 🔍

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.

In Repayment
I have loans I need to repay.

We'll share useful info and walk you through the PLUS loan process.

We have resources for parents looking to save for college and learn about financial aid. We also make loans to eligible parents to help pay for their child's undergraduate education expenses.

POPULAR TOPICS

- [Apply for a Parent PLUS Loan](#)
- [Complete a *Master Promissory Note* \(MPN\) for a Parent PLUS Loan](#)
- [Complete the Annual Student Loan Acknowledgment](#)
- [Complete PLUS Credit Counseling](#)
- [Appeal a Credit Decision](#)
- [Use Loan Simulator](#)
- [Find Resources for Parents](#)

Step 4: Click *Log in to Start* and login with your (parent) FSA ID.

THINGS YOU SHOULD KNOW BEFORE YOU CONTINUE:

- 1 We conduct a credit check on all Direct PLUS Loan applicants.

 - If you have placed a security freeze on your credit file [🔒](#), you must lift or remove the freeze at each credit bureau before you continue. Your application will not be processed if you have a security freeze on your credit file.
 - To qualify for a Direct PLUS Loan, you must not have an adverse credit history. If the credit check shows that you have an adverse credit history, we will explain how you may still be able to qualify for a Direct PLUS loan.
- 2 You must also complete a Direct PLUS Loan Master Promissory Note (Direct PLUS Loan MPN) before you can receive Direct PLUS Loan funds.

 - The Direct PLUS Loan MPN explains all of the terms and conditions of Direct PLUS Loans and is your legally binding agreement to repay all Direct PLUS Loans you receive under the Direct PLUS Loan MPN.
 - If you have not previously completed a Direct PLUS Loan MPN, you will have an opportunity to do so after you complete this Direct PLUS Loan application.

I am a Parent of an Undergraduate Student

William D. Ford Federal Direct Loan Program: Direct PLUS Loan Application

Parents can use this application to:

- request a Direct PLUS Loan;
- change the amount of a Direct PLUS Loan you previously
- authorize how the school may use your Direct PLUS Loan funds to pay for educational expenses;
- designate who the school pays any credit balance to; and
- request deferment of repayment while the student is in school and for up to 6 months after.

[Preview a read-only version](#)

Parents: Log in with your FSA ID

[Log In To Start](#)

[View Demo](#)

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- ** When applying for the Parent PLUS Loan, please be sure to:
- Input the correct Parent applicant information, such as SSN and DOB.
 - Apply for the correct aid year (Example: Fall 2024 = 2024-2025 aid year).

Step 5: If your application is approved, you must also complete a Direct PLUS Loan Master Promissory Note before you can receive Direct PLUS Loan funds.

The screenshot shows the Federal Student Aid website. The navigation bar includes the logo, 'FAFSA® Form', 'Loans and Grants', 'Loan Repayment', 'Loan Forgiveness', 'Log In | Create Account', and a search icon. Below the navigation bar is a hero section with four columns: '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). The 'Parent' column is highlighted in light blue. Below the hero section is a main content area with a light blue background and a diamond pattern. On the left, it says 'We'll share useful info and walk you through the PLUS loan process.' and 'We have resources for parents looking to save for college and learn about financial aid. We also make loans to eligible parents to help pay for their child's undergraduate education expenses.' On the right, under 'POPULAR TOPICS', there is a list of links: 'Apply for a Parent PLUS Loan', 'Complete a Master Promissory Note (MPN) for a Parent PLUS Loan' (circled in green), 'Complete the Annual Student Loan Acknowledgment', 'Complete PLUS Credit Counseling', 'Appeal a Credit Decision', 'Use Loan Simulator', and 'Find Resources for Parents'.

The Direct PLUS Loan MPN explains all of the terms and conditions of Direct PLUS Loans and is your legally binding agreement to repay all Direct PLUS Loans you receive under the Direct PLUS Loan MPN.

Contact Us:

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AUGUSTA UNIVERSITY
Division of Enrollment
and Student Affairs

Financial Aid