

# Parent PLUS loan

## Step-by-Step Instructions

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For more information about the Parent PLUS loan including interest rates, please visit:  
<http://studentaid.ed.gov/types/loans/plus>

Parents of dependent undergraduate students may apply for the Parent PLUS loan using the instructions below. You will need the following items to complete the application:

- Your name, address, telephone number, date of birth and Social Security Number
- Your FSA ID username and FSA ID password
- School Name
- Your employer's name and address (if employed)
- Student's name, address, telephone number, date of birth and social security number

### Instructions:

1. Go to <http://www.studentloans.gov>
2. Click the **green Log In** button
3. Enter your FSA ID username and FSA ID password  
***This should be the parent's FSA ID***
4. Click on **Request a Direct PLUS Loan**
5. Click on **Parent PLUS**
6. Complete all four pages of the application
7. At the end of the application, you will be informed if your application has been approved or denied

### If your application is approved:

Continue following the on-screen instructions to complete the Parent PLUS Master Promissory Note (MPN). After both the Parent PLUS application and MPN have been completed, the results will automatically be sent to TFC within 48 hours and the loan will be applied to your student's account.

### If your application is denied:

When a Parent PLUS application is denied, multiple options for proceeding will be displayed.

- Option 1: You can choose to no longer pursue the PLUS loan. The student will become eligible for an additional unsubsidized loan that will automatically be applied to his or her account. Freshmen and sophomores receive an additional \$4,000 while juniors and seniors receive an additional \$5,000.
- Option 2: You can pursue an endorser. Please follow the instructions on the Student Loans website.
- Option 3: If you believe that you should not have been denied for the PLUS loan, you may appeal the decision by calling the Student Loan Support Center at: 1.800.557.7394