Go to studentaid.gov and sign in by clicking the “LOG IN” button.

The PARENT applying for the loan will enter their FSA ID username and FSA Password.

**If you are unsure of your FSA ID and / or password, it can be obtained by going to https://studentaid.gov/help/forgot-fsa-id

---

**Step 1: Apply for the Parent PLUS loan**

- Hover your mouse over “APPLY FOR AID” and select “Apply for a Parent PLUS Loan”
- Select “START”

---

Once the PLUS request is submitted, the parent will be notified if the credit has been approved.

- If you are approved, you must proceed to step two.
- If the credit was denied, the parent may apply with an endorser (a person they choose and agrees to co-sign the loan). Follow the instructions provided if you wish to pursue this option.
- If the parent chooses not to apply with an endorser, the school will be notified of the denial. NO FURTHER ACTION IS REQUIRED of you. DO NOT proceed to step two.

**NOTE:** PLUS Counseling is required if the U.S. Department of Education has informed the parent that he/she has an adverse credit history and the parent has obtained an endorser or documented to the satisfaction of the U.S. Department of Education that there are extenuating circumstances related to his/her adverse credit history.
Step 2: Complete Master Promissory Note (MPN)

- Master Promissory Note ONLY needs to be completed if:
  - You are credit approved for the loan and wish to accept it.
  - You were credit denied and are applying with an endorser.
- Select “COMPLETE AID PROCESS” at the top of the page
- Select “Complete a Master Promissory Note (MPN)” (Number 4 in the “Next Steps Section”)
- Then select the blue “START” button under the MPN for “PLUS MPN for Parents”

- Complete **ALL** questions on the first and second screens. Select “Continue” at the bottom of each screen once completed.
  - Notify School: Use UNIVERSITY OF PITTSBURGH, there will be no Bradford in the name or address.
- Review the information you entered on the previous screens to verify accuracy. You must read ALL the terms and conditions, before you can accept the terms. You will then need to “sign” the MPN which is done by typing your name and clicking “SIGN & SUBMIT.”

- You will receive a confirmation once your MPN has been submitted and have the option to save and/or print a copy of the completed MPN

---

Do I have to submit a Master Promissory Note if I...?

- Previously borrowed a Federal Direct Parent PLUS loan for the same student?
  - Generally no. However, if no loans were processed in the previous year, a new MPN will be required.
- Have **never** filed for a PLUS loan before?
  - Yes, the loan **will** NOT disburse without a valid Master Promissory Note on file.
- Have an **MPN** on file for another student (sibling)?
  - Yes, the MPN is tied to the parent **AND** the student. For EACH student in school, a new MPN is required even if you are filing under the same parent.