

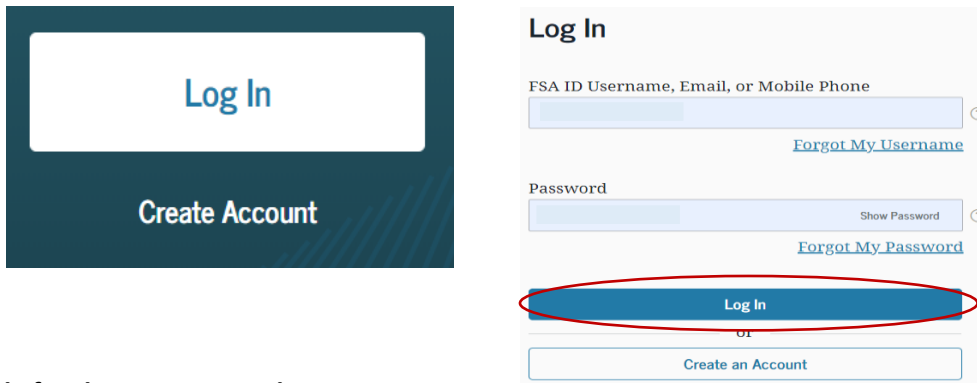
Applying for a Federal Parent PLUS Loan

Federal Direct **Parent PLUS** loans are borrowed by the **parent** for the student.
The **parent**, NOT the student, completes the application.

The parent, will need the following:

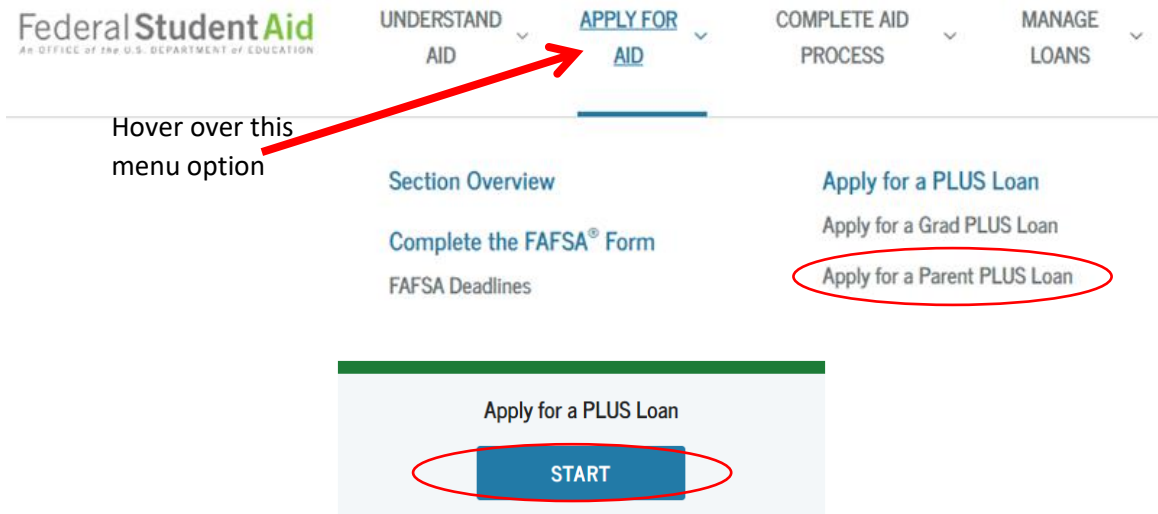
- The parent FSA ID
- Parent Social Security number and date of birth
- Permanent Address and Mailing Address
- Telephone number
- E-mail Address
- Alien Registration Number (if elig. non-citizen)
- Employer Name and Address
- Student name, Social Security Number, date of birth
- Student address (if different from parent)

- 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”

Next Steps

There are a few more steps in the financial aid process.

<p>01 Get Informed Find out how aid is calculated.</p>	<p>02 Compare Aid Offers Review schools' financial aid packages.</p>	<p>03 Reply to Aid Offer Accept aid from your chosen school.</p>	<p>04 Sign Loan Agreement Complete a Master Promissory Note (MPN).</p>	<p>05 Complete Entrance Counseling Before your first loan or TEACH Grant, complete counseling.</p>
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PLUS MPN for Parents

Use this MPN for Direct PLUS Loans available to eligible parents of eligible dependent undergraduate students.
Parents must be logged in with their own [FSA ID](#).

START

OMB No. 1845-0068 • Form Approved

- 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.”

First Name: * Middle Initial: Last Name: *

The time and date of your signature will be recorded and be made part of your completed MPN.

- 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.