Navigating studentloans.gov

1. Create an FSA ID, if you do not already have one. To do so, go to www/fsaid.ed.gov.

2. Using your FSA ID, log onto www.studentloans.gov. Click the green LOG IN box. **NOTE** The PARENT should log in to complete a Parent PLUS Loan application or sign a PLUS MPN. The Parent only needs to sign an MPN if they are taking out a Parent PLUS loan.

3. Your view should look like this:

4. Decide what you need to do next. Why did you log on?
   a. To complete Entrance/Exit Loan Counseling, click the first bullet
   b. To complete any type of Master Promissory Note (MPN), click the second bullet
   c. To apply for a PLUS loan, click the third bullet

5. You should only select the Complete PLUS Request for Parents.
6. The application will then open up and request information. It first asks for the award year, and then the student’s information that this is going to be applied to.

7. Later on the first page, you will be asked to indicate how much of the loan you would like to take out. You can specify an amount, or check the maximum amount. You can expect April Baur to reach out to you via e-mail to confirm how much you would like to request. She will indicate how much you are eligible for in this notification.

8. The rest of this application is fairly straightforward. Please make sure to read everything carefully.

9. What to expect:
   a. You will know instantaneously whether or not your credit was approved or denied. April will reach out to you either way with the next step within the next few business days. Please look for an e-mail from her.

10. PLUS MPN for Parents
    o Click Complete PLUS MPN for Parents on the right.

    a. The rest of the MPN is informational and to be filled out by the parent.
William D. Ford Federal Direct Loan Program
Federal Direct PLUS Loan Request for Supplemental Information

Warning: Any person who knowingly makes a false statement or misrepresentation on this form will be subject to penalties which may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

This is a request for supplemental information in connection with your application for a Federal Direct PLUS Loan (Direct PLUS Loan) through the William D. Ford Federal Direct Loan (Direct Loan) Program. Some schools may have a different process for obtaining the additional information needed to process your Direct PLUS Loan application.

The information that you provide will be sent to the school that you select. The school you select will use the information collected to determine your eligibility for a Direct PLUS Loan and process your application.

Before you can receive a Direct PLUS Loan, you must complete a Direct PLUS Loan Master Promissory Note (Direct PLUS Loan MPN), which explains all of the terms and conditions of Direct PLUS Loans and constitutes your legally binding agreement to repay all Direct PLUS Loans that you receive under the Direct PLUS Loan MPN. You will have an opportunity to complete the Direct PLUS Loan MPN after you complete the Direct PLUS Loan Request.

The Direct PLUS Loan Request allows you to authorize the school to use your loan funds to satisfy other educationally related charges after tuition and fees, and room and board have been paid. You are not required to provide this authorization.

If you are a parent borrower, the Direct PLUS Loan Request also allows you to:

- Designate whether the school pays any credit balance to the student or to you.
- Request a deferment while the student is in school.
- Request an additional deferment for 6 months after the student ceases to be enrolled at least half time.