Parent PLUS Loan Instructions

To request a Parent Loan for Undergraduate Students (PLUS Loan), please go to the Department of Education's website, www.studentloans.gov, and select the “Log In” button in the upper right-hand corner. If you do not already have an FSA User ID and password, click on the Create an “FSA ID” link. The parent and the student each have their own ID, so do not log in as the student.

Once you have logged in, you will need to complete two steps:

1. Application

Once logged in, select the “Apply for a PLUS Loan” option from the left-hand column. Be sure to select the link for Parent Borrowers. This process will run a credit check to confirm eligibility for a Federal Parent PLUS loan.

2. Complete the Master Promissory Note.

Select the “Complete MPN” option from the left-hand column. You will be required to confirm your name and address, supply two references, and sign this form electronically.

Step 2 may only need to be done the first time you borrow a Parent PLUS Loan for this student, as your Master Promissory Note is good for up to ten years.

This loan can only be posted to your student’s SAGE account after all steps are completed.

You are not required to take this loan, and if you would like it cancelled, please first make other arrangements for your bill. If the cancellation of this loan will cause a balance due on your student’s account, a hold will be placed on their registration.