

## PROCEDURE FOR PARENT PLUS LOANS

If your student does not have enough funds to cover their bill, you may apply for a Parent PLUS loan. Go to [www.studentloans.gov](http://www.studentloans.gov). You will need your social security number, birthdate and FSA ID number.

- Sign in using the information above
- Choose **Request a Direct PLUS Undergraduate Loan**
- Choose **Parent PLUS**
- Complete the electronic application
- You will get a credit decision when almost complete
- If **ACCEPTED**, you will need to complete a **Parent Plus MPN** on the same website
- Print, complete and fax or e-mail a **PLUS Loan Worksheet** to our office
- The **PLUS Loan Worksheet** is available on our website under Admissions - Financial Aid - Forms
- If **DENIED**, you have several options:
  - Choose **Appeal Decision**. Follow the directions and you will receive a call to discuss your credit history and possibly overturn the decision. You will then need to follow the directions under the ACCEPTED category and be able to request the amount needed.
  - Choose **Pursue Endorser**. You will need to follow the directions on the website to submit endorser information. If ACCEPTED, follow the directions above.
  - Choose **Not Pursue PLUS Loan** and submit. Your student will be offered up to \$2000 per semester in unsubsidized student loan funds. The student must accept the award on their MyAid account. **\*\*\*This may not be enough to cover their bill. You will have to pay the balance out of pocket\*\*\***