

PLUS Loan for Parents

As the Parent borrower you will need...

- Applicant/Parent's Department of Education issued FSA ID (the same FSA ID used for the FAFSA). Go to <https://studentaid.gov/fsa-id/sign-in/landing> to retrieve your FSA ID immediately if you have forgotten, or to apply for FSA ID.
- Your social security number, date of birth, and driver's license number.
- Two personal references (full name, address, and telephone number) whom you have known for at least three years, Each reference provided must reside at a different U.S. address as well as different from the student's address.
- Approximately 30 minutes to complete.
- Know the amount you want to Borrow.

HELPFUL HINT:
COMPLETE OUR "COST OF ATTENDANCE WORKSHEET" TO DETERMINE YOUR TOTAL YEARLY LOAN AMOUNT TO REQUEST

Log-In

- <https://studentaid.gov/plus-app>

In the middle of the screen click on the button.

Make sure your personal information is correct. Hover over "Loans and Grants" and click on "PLUS loans: Grad PLUS and Parent PLUS"

The screenshot shows the Federal Student Aid website navigation bar. The 'Loans and Grants' dropdown menu is open, and the 'PLUS Loans: Grad PLUS and Parent PLUS' option is circled in red. A red arrow points from the 'Loans and Grants' dropdown to the circled option. Other options in the dropdown include 'Get a Loan', 'Undergraduate and Graduate Loans', 'Master Promissory Note (MPN)', 'Loan Entrance Counseling', 'Annual Student Loan Acknowledgment', 'PLUS Credit Counseling', 'Endorse a PLUS Loan', and 'Appeal a Credit Decision'. Other navigation items include 'FAFSA® Form', 'Loan Repayment', 'Loan Forgiveness', 'Log In | Create Account', 'Tools and Calculators', 'Federal Student Aid Estimator', 'Loan Simulator', 'Learn About Loans and Grants', 'How Financial Aid Works', 'Financial Aid Eligibility', and 'Loans, Grants, and Work-Study'.

Then click the "Learn more" button on the "I am a Parent of a Student" section.

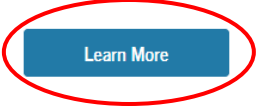

Select a borrower type

I am a Parent of a Student

Direct PLUS Loan Application for Parents

The PLUS Loan Application allows you (the parent) to:

- request a Direct PLUS Loan;
- change the amount of a Direct PLUS Loan you previously requested;
- authorize how the school may use your Direct PLUS Loan funds to pay for educational expenses;
- designate who the school pays any credit balance to; and
- request deferment of repayment while the student is in school and for up to 6 months after.



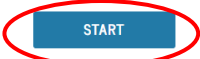
Then click the “**Start**” button on this section.

Direct PLUS Loan Application for Parents
William D. Ford Federal Direct Loan Program
Federal Direct PLUS Loan Request for Supplemental Information

Parents must be logged in using their own [ESA ID](#).

[Learn More](#)

[Preview a read-only version of the Parent Direct PLUS Loan Application](#)



OMB No. 1845-0103
Form Approved
Exp. Date 09/30/2020

Step 1

• School & Loan Info

- Select the correct award year for which you are applying.
- Complete the student information section or select your student from the list.
- Complete the Deferment questions.
- Decide if you want the school to use loan funds to satisfy other charges.
- Complete Credit Balance Option.
- Select “**Indiana**” as the state
- Select “**Trine University**” as your school

School and Loan Information

- Select School to Notify
- U.S. Schools/US Territory Schools
- Non U.S. Schools

Choose a state:

- Select -

Search school by name:

Select or type

Add a school using search or filters on the left

- Then select the loan amount you desire. Keep in mind when you specify your amount, the net amount applied to the students account will be 4.228% less because of the origination fee.
- Next you will specify the loan period for which you are requesting the PLUS loan
- Then click “Continue.”

Loan Amount Requested

For each academic year, you may borrow up to - but not more than - the school's cost of attendance, minus the amount of other financial assistance that you receive (if you are a graduate or professional student) or that the student receives (if you are a parent borrower). The school determines the cost of attendance based on federal guidelines. It is important not to borrow more than you can afford to repay, even if you are eligible to borrow more.

I want to borrow the maximum Direct PLUS Loan amount for which I am eligible, as determined by the school.

I would like to specify a loan amount.

Loan Amount Requested: .00 *

(may not exceed the school's cost of attendance, minus other financial assistance that I or the student receive(s)).

Step 2 & 3

• Borrower Info & Review

Fill out the Borrower Info Section and then click “Continue”

- Review all of your information for accuracy, and then click “Continue.”

Step 4

• Credit Check & Submit

- You also must read and agree to the statements that are listed below the important notices. Then click “Continue.”

If you are approved, and this is your first time using a **PLUS LOAN for this student, please move on to complete the **MASTER PROMISSORY NOTE (MPN)** to finalize the loan. If you have already had a PLUS LOAN for this student and completed the MPN before, you are finished.

Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

FAFSA® Form ▾

Loans and Grants ▾

Loan Repayment ▾

Loan Forgiveness ▾

Log In | Create Account 🔍

Get a Loan

- Undergraduate and Graduate Loans
- PLUS Loans: Grad PLUS and Parent PLUS
- Master Promissory Note (MPN)**
- Loan Entrance Counseling
- Annual Student Loan Acknowledgment
- PLUS Credit Counseling
- Endorse a PLUS Loan
- Appeal a Credit Decision

Get a Grant

- Pell Grants
- TEACH Grants

Tools and Calculators

- Federal Student Aid Estimator
- Loan Simulator

Learn About Loans and Grants

- How Financial Aid Works
- Financial Aid Eligibility
- Loans, Grants, and Work-Study

At the end of Step 4, hover over “Loans and Grants” and click on “Master Promissory Note (MPN)”.

Click “Start” to begin

I'm a Parent of an Undergraduate Student

PLUS MPN for Parents of Dependent Undergraduate Students

Use this MPN for Direct PLUS Loans available to eligible parents of eligible dependent undergraduate students. [Learn More](#)

[Start](#)

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Step 5

• Information

Complete the requested information such as home phone number, address, driver's license number, etc.

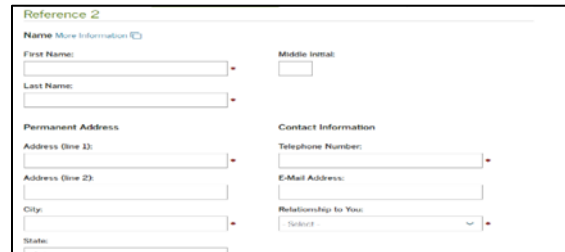
Step 6

• References

Complete both (2) required references.

NOTE: References must reside at **different** addresses.

Click “Continue.”



The screenshot shows a form titled "Reference 2" with a "More Information" link. It is divided into two columns. The left column contains fields for "First Name", "Last Name", "Permanent Address" (with sub-fields for "Address (line 1)", "Address (line 2)", "City", and "State"), and "Middle Initial". The right column contains fields for "Telephone Number", "E-Mail Address", and "Relationship to You" (with a dropdown menu). Each field has a small red asterisk to its right, indicating it is required.

Step 7

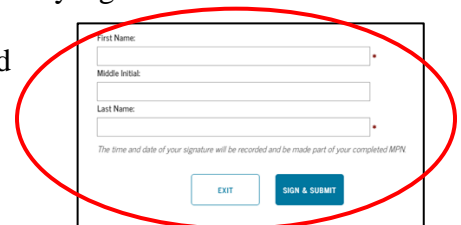
• Terms & Conditions

Read and review the terms and conditions, check the box to indicate that you have reviewed the information and then click “Continue.”

Step 8

• Review & Sign

The final step is to make sure all information is correct and then electronically sign the MPN. Your name must be **exactly** as you typed it when you applied for your FSA ID, this includes capitalization! Do this in the boxes at the bottom of the page and click the “Sign & Submit” button.



The screenshot shows a sign-off form with three input fields: "First Name", "Middle Initial", and "Last Name". Each field has a small red asterisk to its right. Below the fields is a small line of text: "The time and date of your signature will be recorded and be made part of your completed MPN." At the bottom of the form are two buttons: "EXIT" and "SIGN & SUBMIT". The entire sign-off section is circled in red.

You have completed your Direct Parent PLUS Master Promissory Note. Trine University will receive notification electronically within 5-7 business days. If after that point you receive notification we have not received the paperwork, please contact our offices at 800-347-4878.