

How-to  
Complete...

# 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 [FSaid.ed.gov](https://fsaid.ed.gov) 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.

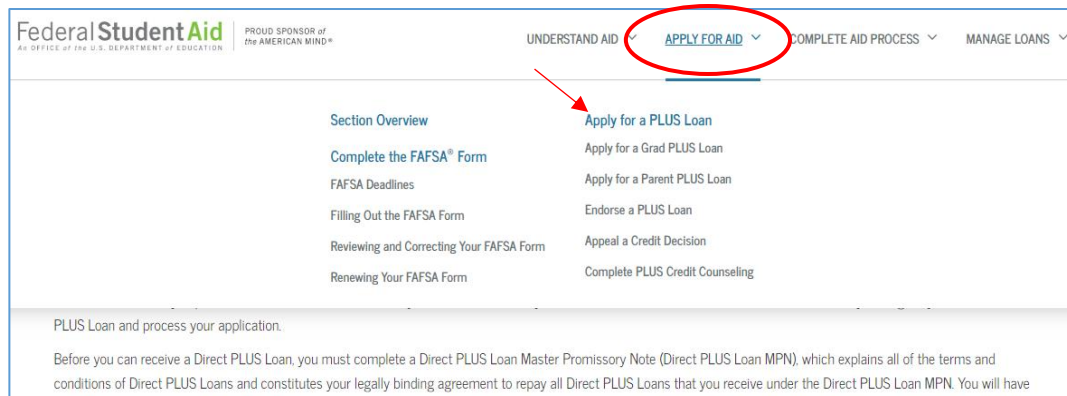
**HELPFUL HINT:**  
COMPLETE OUR "COST OF ATTENDANCE WORKSHEET" TO  
DETERMINE YOUR TOTAL YEARLY LOAN AMOUNT TO REQUEST

Log-In

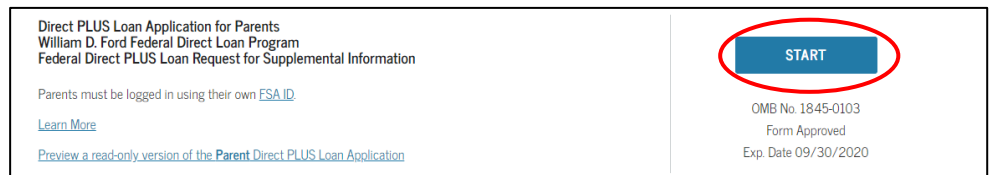
• [studentaid.gov](https://studentaid.gov)

In the middle of the screen click on the  button.

Make sure your personal information is correct. Hover over "Apply For Aid" and click on "Apply For a PLUS Loan"



Then click the "Start" button on this section.



## 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
- 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 4.236% less because of the origination fee.
- Next you will specify the loan period for which you are requesting the PLUS loan
- Then click “**Continue.**”

### 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

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 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.

At the end of Step 4, hover over “**Complete Aid Process**” and click on “**Complete Master Promissory Note**”

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UNDERSTAND AID ▾ APPLY FOR AID ▾ **COMPLETE AID PROCESS** ▾ MANAGE LOANS ▾

Section Overview  
How Aid is Calculated  
Comparing School Aid Offers  
Accepting Financial Aid  
Receiving Financial Aid

Complete Master Promissory Note  
Subsidized/Unsubsidized Loan MPN  
Grad PLUS MPN  
Parent PLUS MPN

Complete Entrance Counseling  
Get a TEACH Grant

The U.S. Department of Education's office of Federal Student Aid provides

Explore Ways to Lower Payments

## Step 5

## • Information

Click “**Start**” to begin

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](#)

[Learn More](#)

[Preview a read-only version of the PLUS MPN for Parents](#)

START

OMB No. 1845-0068 • Form Approved

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.**”

## 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.

**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.**