

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 <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.

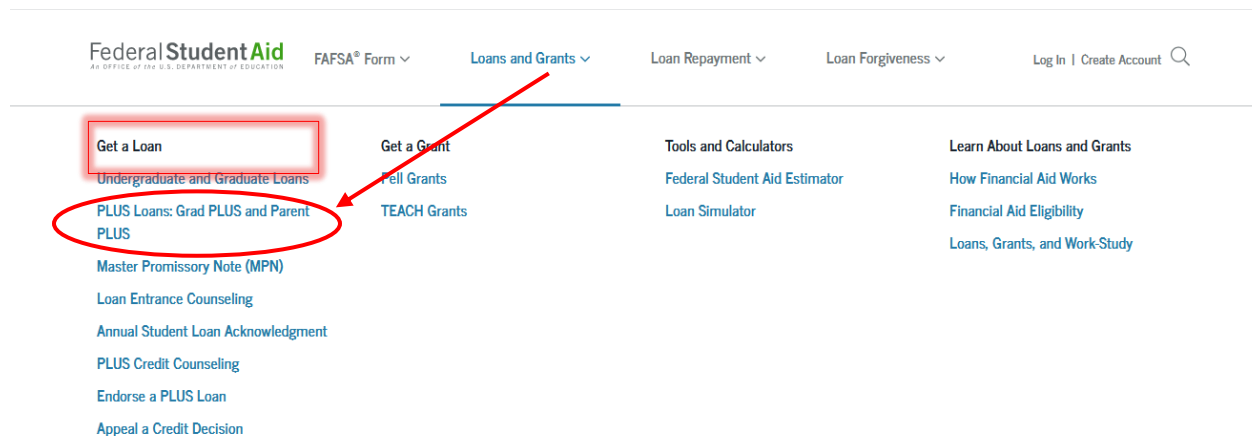
HELPFUL HINT:
COMPLETE OUR "COST OF ATTENDANCE WORKSHEET" TO
DETERMINE YOUR TOTAL YEARLY LOAN AMOUNT TO REQUEST

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"**



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

Select a school to notify

☒ U.S. Schools/U.S. Territory Schools

☐ Non U.S. Schools

Choose a State

Type Response

Search School By Name

Type Response

Add a school using search or filter

- 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

Specify a reason for submitting this Direct PLUS Loan Application:

- ☒ New (I am submitting a new Direct PLUS Loan Application).
- ☐ Change (I am requesting a change to the loan amount specified in a previously submitted Direct PLUS Loan Application).

Select the Direct PLUS Loan Application you want to modify:

Previous Loan Reference Number and Loan Amount Requested



- 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.**”

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.**

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Loans and Grants ▾

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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

Step 4, hover over “**Loans and Grants**” and click on “**Master Promissory Note (MPN)**”.

At the end of

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

OMB No. 1845-0007 • Form Approved

Step 5

• Information

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

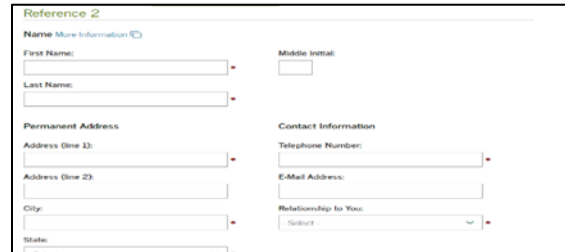
Step 6

• References

Complete both (2) required references.

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

Click “Continue.”

A screenshot of a web form titled "Reference 2". It contains fields for "Name More Information" (First Name, Middle Initial, Last Name), "Permanent Address" (Address Line 1, Address Line 2, City, State), and "Contact Information" (Telephone Number, E-Mail Address, Relationship to You). Each field has a red asterisk indicating it is required.

Step 7

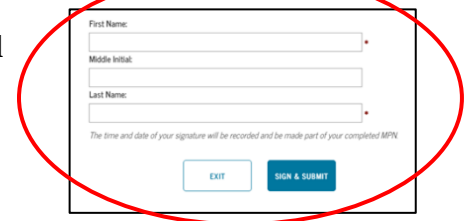
• Terms & Conditions

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.

A screenshot of the signature section of the MPN form. It shows three input fields for "First Name", "Middle Initial", and "Last Name", each with a red asterisk. Below these fields is a line of text: "The time and date of your signature will be recorded and be made part of your completed MPN." At the bottom are two buttons: "EXIT" and "SIGN & SUBMIT". The entire 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.