PLUS LOAN APPLICATION INSTRUCTIONS

These instructions will assist in guiding you through the PLUS loan application process and show snapshots of various screens that you may encounter while completing your application. It is not meant to be all inclusive.

Go to [www.studentloans.gov](http://www.studentloans.gov) and sign in using your Parent PIN

Select Start Plus application
Select Parent PLUS

Each section is Highlighted in Green as you complete it.

This will bring you to a Loan Application Process screen. There are 4 tabs and each section must be completed.

You will be asked about deferring your payments and how to handle credit balances – you must check a box.

NOTE: Northwest Iowa Community College’s policy is to issue a check to the Parent and not to the student.

You must select State and College Name

You must select to specify the loan amount and put in amount requested.
You must review each section of your application. If necessary, click edit to correct information.

You must check the box allowing a Credit Check to be completed.

After a few seconds, you will receive a message stating if your credit has been approved. YOU ARE NOT DONE!!

Congratulations! You have successfully submitted a Direct PLUS Loan request and your credit has been approved. You will receive a confirmation email shortly. The school(s) you selected will be notified within the next 24 hours. If you have questions regarding your loan(s) and/or their status, contact the school’s financial aid office.

To view a history of your completed PLUS Loan Applications, click on the PLUS Loan Applications link to the left.
You will be directed to Complete a PLUS Master Promissory for your student. Click on your student’s name to go to the MPN. Complete all 4 steps.

Under Terms and conditions you must look at each section and as you do a green checkmark will appear by the section reviewed.

You must checkmark the box stating that you have reviewed this information.

You must type your name for an electronic signature to the MPN.

You must click on Review Master Promissory Note BEFORE you hit the submit button!

Your application is complete! You will see a message saying you have completed your MPN.