

## Parent PLUS Loan Application Instructions

These instructions will assist in guiding you through the Parent 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 FSA ID and Password\*.

\*If you do NOT have a FSA ID and Password, sign up for one prior to logging in. Follow instructions to complete.

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My Account | Getting Loans | Tools and Resources | Managing Repayment | FAQs | Contact Us

Log in to StudentLoans.gov  
**Log In**

You now need an FSA ID instead of a PIN to log in. To create an FSA ID click [HERE](#).  
If you need assistance, call 1-800-557-7394.

Undergraduate Students | Graduate/Professional Students | Parent Borrowers | Repayment and Consolidation

Student Loan Process | What Can I Do When I Log In? | Watch to Learn More!

Select 'Apply for a PLUS Loan'

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Account Settings | Logout

My Loan Documents | Disclosure Statements | Completed MPNs | Completed PLUS Requests | PLUS Correspondence | Completed Endorser Addenda | Income-Driven Repayment Plan Requests | Consolidation Loan Applications

PLUS Loan Process | Apply for a PLUS Loan | Document Extenuating Circumstances | Endorse PLUS Loan | Print Endorser Addendum | Complete PLUS Counseling

Master Promissory Note | Complete MPN | Print MPN

Counseling | Complete Counseling | View Completed Counseling

Repayment | Complete Consolidation Loan Application and Promissory Note | Complete Income-Driven Repayment Plan Request

Welcome to StudentLoans.gov

Option(s) Updated Successfully

Before you begin, verify that your personal information is up to date.

Based on information that you provided for your FSA ID, we have populated your personal information. If any of this information is incorrect, you must correct the information associated with your FSA ID.

Once you have confirmed your information, select what you would like to do:

- Complete Counseling (Entrance, Financial Awareness, PLUS, Exit)
- Complete a Master Promissory Note
- Apply for a PLUS Loan**
- Endorse a PLUS Loan
- Complete Consolidation Loan Application and Promissory Note
- Complete Income-Driven Repayment Plan Request
- Co-sign Spouse's Income-Driven Repayment Plan Request
- I am not sure (we will ask you a series of questions to direct you)

Personal Information

Borrower: | Social Security Number: | Date of Birth: | E-mail: | Update E-mail and/or Account Settings

Tools and Calculators

Repayment Estimator

This tool uses your loan information from National Student Loan Data System (NSLDS®) to estimate:

- initial monthly payments
- repayment plan eligibility
- repayment plan cost comparison
- total interest paid

Select 'Complete PLUS Request for Parents'

Co-sign Spouse's Income-Driven Repayment Plan Request

Tools and Calculators  
Repayment Estimator

Select the type of Direct PLUS Loan Request you would like to preview or complete

**Direct PLUS Loan Request for Graduate/Professional Student Borrowers**  
(Direct PLUS Loans are available to eligible graduate/professional students. Students must be logged in using their own FSA ID.)

Preview PLUS Request for Graduate/Professional Students    Complete PLUS Request for Graduate/Professional Students

**Direct PLUS Loan Request for Parent Borrowers**  
(Direct PLUS Loans are available to eligible parents of eligible dependent undergraduate students. Parents must be logged in using their own FSA ID.)

Preview PLUS Request for Parents    **Complete PLUS Request for Parents**

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

Request Direct PLUS Loan (Step 1) - Student and Loan Information  
(Federal Direct PLUS Request for Supplemental Information)

1 School & Loan Info    2 Borrower Info    3 Review Request    4 Credit Check & Submit

Borrower:     Social Security Number:

Select an Award Year

Award Year: -- Select --

Each section is highlighted in Green as you complete it.

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 (Iowa – Northwest Iowa Community College)

You must select to specify the loan amount and put in amount requested.

You must select the Loan Period for which you are requesting the loan.

**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.  
 I do not know the amount I want to borrow. I will contact the school.

Loan Amount Requested:

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

**Loan Period**

Specify the loan period for which you are requesting a Direct PLUS Loan:

[More Information](#)

Requested Loan Period Start Date  
 Month: -- Select -- Year: -- Select --  
 Requested Loan Period End Date  
 Month: -- Select -- Year: -- Select --

*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.*

**Request PLUS Loan (Step 4) - Credit Check and Submit**  
 (Federal Direct PLUS Request for Supplemental Information)

Personal Information ✓ Student & Loan Info ✓ Review Application → 4 Credit Check & Submit

Borrower: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

For each loan that I request under this application, I authorize the Department of Education to investigate my credit record and report information about my loans to persons and organizations permitted by law to receive that information.

Your PLUS application cannot be submitted without a credit check.

Your credit check results will be sent as part of the application to the schools you have selected.

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

**Request PLUS Loan (Step 4) - Credit Check and Submit**  
(Federal Direct PLUS Request for Supplemental Information)

Borrower: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

**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 Note for your student. Click on your student's name to go to the MPN. Complete all 4 steps.*

To view a history of your completed PLUS Loan Applications, click on the PLUS Loan Applications link to the left.

The next step in this process is to complete a Master Promissory Note (MPN). Loans cannot be disbursed without an accepted Master Promissory Note on file. You may either complete the MPN(s) now, or come back at a later time.

If you are borrowing for more than one student, you will need to complete a separate MPN for each student. Each MPN must be completed in a single session and may take up to 30 minutes to complete.

▶ **What you need**

Please complete an MPN for the following student(s):

▶ [Redacted Student Name]

Your student's name will appear here in Blue. You must click this to get to the MPN.

The following student(s) have a completed MPN:

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

**Submit Master Promissory Note (STEP 3) - Terms and Conditions**

✓ Personal Information → ✓ Personal References → **3 Terms & Conditions** → 4 Review & Sign

Borrower: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

**You must read each section of the terms and conditions before proceeding to the next step.**

SECTION D: BORROWER REQUEST, CERTIFICATIONS, AUTHORIZATIONS, AND UNDERSTANDINGS

17. This is an Application and Master Promissory Note (MPN) for one or more Federal Direct PLUS (Direct PLUS) Loans. I request a Direct PLUS Loan under this MPN in an amount not to exceed my or (if I am a parent borrower) the student's annual cost of attendance, minus other

**You must read each section of the terms and conditions before proceeding to the next step.**

- SECTION D: BORROWER REQUEST, CERTIFICATIONS, AUTHORIZATIONS, AND UNDERSTANDINGS
- SECTION E: PROMISE TO PAY - TO BE COMPLETED BY ALL BORROWERS
- SECTION F: MPN TERMS AND CONDITIONS
- SECTION H: IMPORTANT NOTICES

*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 signature has been authenticated.

You must review your Master Promissory Note (MPN) by clicking the Review Master Promissory Note link. Once you have reviewed your MPN, close the document. Then Click the "Submit" button to submit your Master Promissory Note.



[Review Master Promissory Note](#)

Cancel

Submit

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