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 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.

Select ‘Apply for a PLUS Loan’

Select ‘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.

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.
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!!
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.

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.