

How to Apply for a Federal Parent (PLUS) Loan

1. File a [Free Application for Federal Student Aid](#) (FAFSA)
2. The parent must then log-in and apply on [StudentLoans.gov](#) . Remember that the PARENT is the borrower and STUDENT is the student.
3. The parent must "**Request a Direct PLUS Loan.**" (A credit decision is immediate.)
4. If approved, complete the [Master Promissory Note](#) on the same site.
5. If denied, three options are available:
 - Request a credit appeal.
 - Provide an [endorser](#).
 - Not pursue the PLUS Loan: The student may use additional [Direct Unsubsidized Loan](#). Additional loan limits are available up to \$4,000/academic year for 1st and 2nd year students (59 or less credit hours earned); and up to \$5,000/academic year for 3rd and 4th year students (60 or more credit hours earned).