A Parent PLUS Loan is an education loan specifically for parents of undergraduate students only. Once approved, this loan will apply to the student’s account. How to Apply for a Parent Plus Loan:

1. Parents, go to the [Direct Loans website](#) & use your Parent FSA ID to sign in.  
   ***If you have forgotten your FSA ID, go to [www.fsaid.ed.gov](http://www.fsaid.ed.gov) to “Edit my FSA ID” & select “Forgot My Username”.

2. Select “Request for A Direct PLUS Loan” from the Left Side Menu.


4. “Credit Balance Option”: If you select “The Student,” any excess money will go to the student’s HigherOne card. If you select “Me” (the parent), the Bursar’s Office will send the excess money via check to the permanent home address on file.

5. “Loan Amount Requested”: If you would like to accept less than the maximum offered amount on the student’s account, please indicate on the application the amount you desire to borrow.

6. “Loan Period” (you may apply for this loan to cover multiple semesters):
   - A. Fall: August – December
   - B. Spring: January – April
   - C. Summer: May – July

If you, the parent, are denied the PLUS for credit reasons, you have two options:

**Option 1 – Add an Endorser to the PLUS Application:**

The endorser must create a FSA ID and sign in to the [Direct Loan website](#). The link for “Endorse a Direct PLUS Loan” is on the left side menu as well as the center of the page.

**Option 2 – Student May Receive Additional Unsubsidized Loans:**

Choose the “Undecided” option when asked for an endorser. If you choose “I do not wish to proceed” or “Appeal Credit Decision,” we will not receive the application unless your credit appeal is approved by Direct Loans.