

The Parent PLUS Loan (Direct PLUS) and the Graduate PLUS Loan are a credit-based loan for parents of dependent undergraduate students or graduate students enrolled at least half time. The annual limit on a PLUS Loan is equal to the student's cost of attendance minus any other financial aid the student receives. The U.S. Department of Education is the lender for all Direct PLUS Loans.

**HOW TO APPLY:** To apply for a PLUS Loan, parent borrowers and graduate students submit an application with the Department of Education at <https://studentaid.gov>. Please follow the instructions below to complete your PLUS Loan Application online.

- Parents go to the <https://studentaid.gov> website. Click “Log In” and sign in with your Parent FSA Username and Password (*not students*).  
(*Note: If you do not have an FSA ID, create one by clicking on “Create an FSA ID” or visiting <https://studentaid.gov>*)
- Click on “Apply for Aid”
- Navigate to “Applying for a PLUS Loan”
- Select the applicable type of Direct PLUS Loan Request you would like to complete
  - “Apply for a Parent PLUS Loan” (*use this option if you are the parent of a dependent student*)
  - or
  - “Apply for a Grad PLUS Loan” (*use this option if you are a Graduate/Professional Student*)

The Department of Education will notify the University and the borrower of loan approval or denial within 1-2 business days.

If a parent is denied a PLUS Loan, the student becomes eligible for an additional unsubsidized Direct Loan (freshmen/sophomores up to \$4,000; juniors/seniors up to \$5,000). Applicants denied the PLUS Loan for credit reasons also may pursue an endorser option or appeal the credit decision. Applicants who are denied for credit reasons will be asked to pursue this option during the online application process.

If you have any questions, please contact the Financial Aid office or contact the Federal Student Loan Support Center at (800) 557-7394.