



STEPS TO APPLY FOR A *Parent PLUS Loan*

Fall 2025 - Spring 2026 Award Year

Application opens on May 1, 2025

Federal Direct PLUS Loans are adverse credit-based loans available to parents of dependent undergraduate or graduate professional students. The credit check on the PLUS Loan is valid for 180 days. A FAFSA must be completed before applying.

Step 1: Go to <http://studentaid.gov>

Step 2: From the "Loans and Grants" menu option, select "PLUS Loans: Grad PLUS and Parent PLUS."

Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

FAFSA® Form ▾ **Loans and Grants ▾** Loan Repayment ▾ Loan Forgiveness ▾

Get a Loan
Undergraduate and Graduate Loans
PLUS Loans: Grad PLUS and Parent PLUS

Get a Grant
Pell Grants
TEACH Grants

Tools and Calculators
Federal Student Aid Estimator
Loan Simulator

Step 3: Select a borrower type by clicking on "Learn More".

Step 4: Log in to complete the Parent PLUS Application (*Parent must use their FSA ID to log in*)

Apply for a PLUS Loan

LOG IN TO START

[Start Demo](#)

[Preview a read-only version of the Parent Direct PLUS Loan Application](#)

Who should complete this?

- [Eligible parents](#) of eligible dependent undergraduate students

How long will it take?

The entire Direct PLUS Loan Application process must be completed in a single session. It takes approximately 20 minutes to complete the application.

Step 5: Review application decision

- The borrower's adverse credit check results will be available immediately after the application submission and sent electronically to our office for processing.
 - Please allow up to 7 business days for processing.
- If borrower credit is **approved**, the parent must complete a PLUS Master Promissory Note (MPN).
- If borrower credit is **not approved** (denied), they will have one of the options to:
 1. Not pursue the PLUS loan*
 - *The student becomes eligible for additional Direct Unsubsidized Loans based on classification:
Fresh/Soph eligible up to \$4,000 - Jr/Sr. eligible up to \$5,000. It cannot exceed the cost of attendance.
 2. Obtain an endorser (must complete PLUS Counseling, and PLUS Loan MPN)
 3. Appeal the credit decision (must complete PLUS Counseling, and PLUS Loan MPN)
 4. Contact the Student Loan Support Center at 1-800-433-3243 if notified of Reconsideration eligibility.