

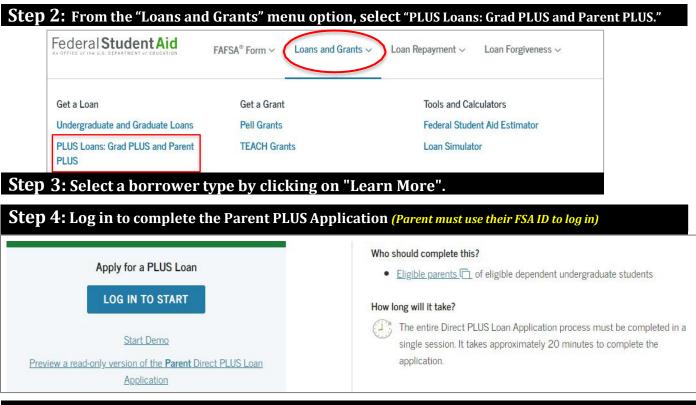
STEPS TO APPLY FOR A Parent PLUS Loan

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 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.

Office of Student Financial Services P.O. Box 519, Mail Stop #1005 Prairie View, Texas 77446 Phone (936) 261-1000