<u>Directions for Completing a Federal Direct Parent PLUS Application</u>
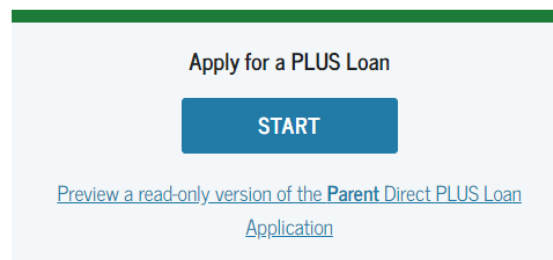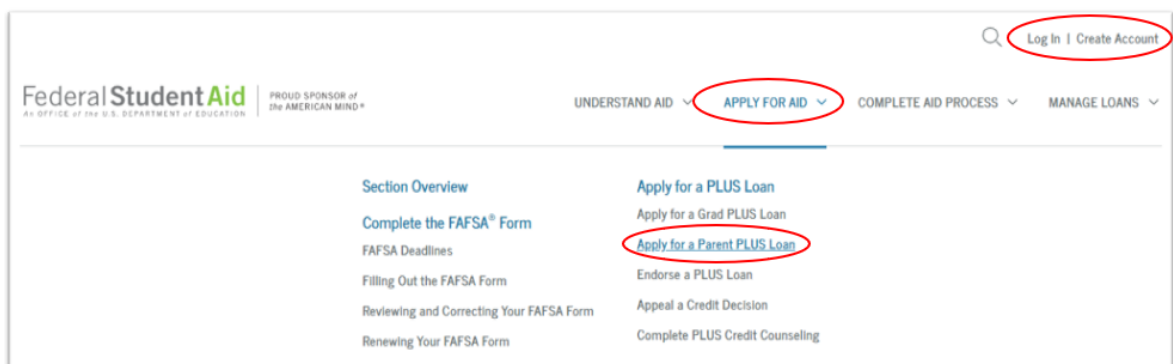
Before you begin the Federal Direct Parent PLUS Loan Application:

- The **<u>parent</u>** must complete the Federal Direct Parent PLUS Application while signed in with the **<u>parent</u>** FSA ID. This is a loan that the parent borrows.
- You will need to provide personal information such as your contact information, your student's information, employer information, and the school name.

Steps to complete the Parent PLUS Loan Application:

1) The parent borrower logs in to StudentAid.gov with the parent FSA ID. If the parent does not have an FSA ID, one can be created at [FSAID.ED.GOV.](FSAID.ED.GOV)
2) Once logged in, there will be a menu at the top. Under the **Apply for Aid** menu, look for the link that says **Apply for a Parent PLUS Loan.**
3) When that page opens, look toward the bottom of the page. Click the blue **Start** button.
4) Complete the application. The credit check results will usually appear immediately after completion of the application. UNO will receive a copy of the Parent PLUS Loan Application electronically.

<u>Directions for Completing a Parent PLUS Master Promissory Note (MPN)</u>

Before you begin completing the Parent PLUS MPN:

- You will need to provide your driver's license number (if you have one), two adult references with different U.S. address who do not live with you and who you have known for at least three years, and employer information.
- Returning borrowers: If you were previously found not to have an adverse credit history for a Direct Parent PLUS Loan and you borrowed a Direct PLUS Loan for this same student in previous years, in most cases you will not need to complete the MPN again.

Steps to complete the Parent PLUS MPN:

1) Once you have completed the Parent PLUS Loan Application, look at the menu at the top of the page. Under the **Complete Aid Process** menu, click on **MPN for Parents**.
2) Click the blue **Start** button.
3) Complete the MPN. UNO will receive a copy of the completed MPN electronically.

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