Directions for Completing a Federal Direct Parent PLUS Application

Before beginning the Federal Direct Parent PLUS Loan Application:

- The parent must complete the Federal Direct Parent PLUS Application while signed in with the parent FSA ID. This is a loan that the parent borrows. The parent can create a FSA account on StudentAid.gov if they do not already have one created.
- The parent will need to provide personal information such as contact information, 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. This is the same user name and password used on the FAFSA. If the parent does not have an FSA ID set up, one can be created at StudentAid.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.
Directions for Completing a Parent PLUS Master Promissory Note (MPN)

Before beginning the Parent PLUS MPN:

- The parent will need to provide their driver’s license number (if they have one), two adult references with different U.S. address who do not live with them and who they have known for at least three years, and employer information.
- Returning borrowers: If a parent was previously approved for a Direct Parent PLUS Loan and has borrowed a Direct PLUS Loan for this same student in previous years, in most cases they will not need to complete the MPN again.

Steps to complete the Parent PLUS MPN:

1) Once the parent has 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.