INSTRUCTIONS TO APPLY FOR THE FOR THE DIRECT PARENT PLUS LOAN

STEP 1: Go to https://studentaid.gov/plus-app

STEP 2: Go to "I am a Parent of a Student" and click **Learn More**

STEP 3: Go to **I am a Parent of an Undergraduate Student** and click Log in to START

STEP 4: You will need to log in using parent *FSA ID Username, Email, or Phone and Password*

If you do not have a FSA ID, you will be required to create one before accessing the website. For questions regarding the FSA ID, please call 1-800-557-7394.

STEP 5: Click the log in button and proceed to complete the parent PLUS Loan application

(Read the information on the screen and fill out each section as it pertains to borrower and student)

STEP 6: Select the 2023/2024 award year when completing the application

*Please Note: For the default question, answer either "Y" or "N". If you are in default, you are not eligible for a PLUS Loan. (If you skip this question, there may be a problem later with your application that could result in your loan being canceled.)

Step 7: At the end, a credit check will be performed by the Department of Education and a credit decision will appear

If the credit decision is approved, you must complete the parent PLUS Master Promissory Note.

**Special Note: If the credit is approved using an endorser, you (parent) must complete:

(1) PLUS MPN

(2) PLUS Loan Counseling

AND

(3) Endorser must complete the Endorser Addendum

 VSU will receive the information electronically and should have the student's account updated in 3-5 business days excluding peak periods (August 2023 and January 2024).

05/2023