

Virginia State University
The Office of Student Financial Aid
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How to Apply for a Parent PLUS Loan

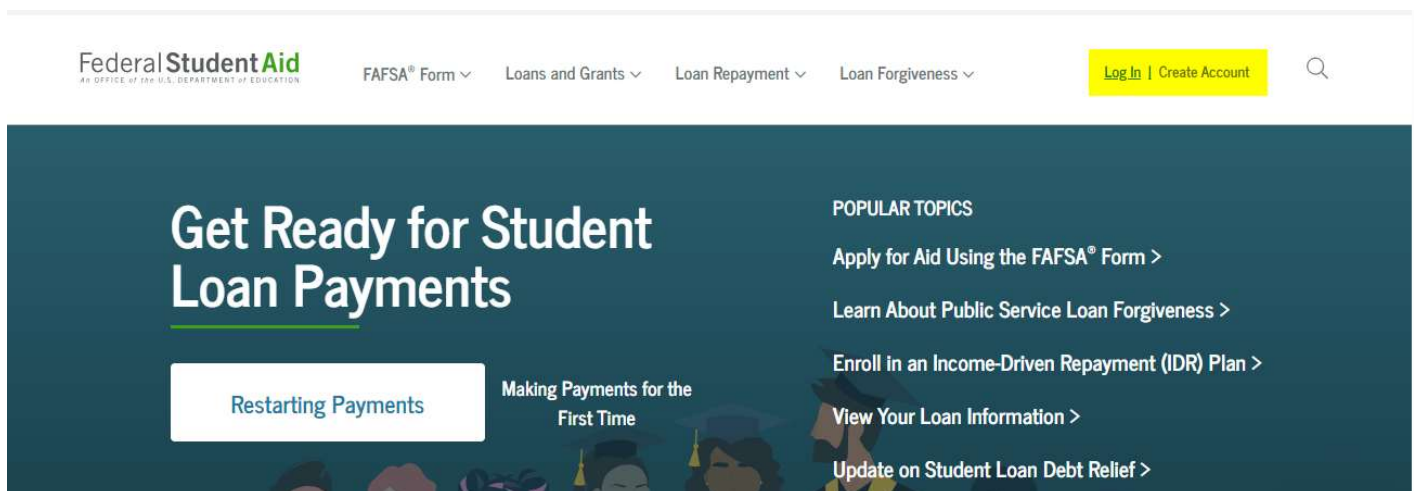
The Parent PLUS Loan is a federal loan that allows parents of dependent undergraduate students to help cover educational expenses not met by other financial aid. Follow these step-by-step instructions to successfully complete the application process and ensure timely processing of funds.

Important Information

- Student must have a valid 2026-2027 FAFSA on file and be in good academic standing.
- Complete the online application using your (the **parent**) **FSA ID**.
- Due to the new federal guidelines for Parent PLUS Loan borrowers, the recommended annual loan amount for first time borrowers on or after July 1, 2026 is **\$16,250**. (The maximum amount you can request is \$20,000 a year.)
- Only a student's **biological parent, adoptive parent, or eligible stepparent (listed on the FAFSA)** may apply for a Parent PLUS Loan. Grandparents, legal guardians, and other relatives are not eligible to apply.
- **Submit only one application.** Submitting multiple Parent PLUS Loan applications for the same student may delay processing. If updates are needed, contact the VSU Loan Manager.
- If parent is denied, student may receive up to \$4,000/\$5,000 in additional unsubsidized loan (based on year in college).

Step 1: Log in to StudentAid.gov

Go to StudentAid.gov and log in using the parent's FSA ID. The parent must use their own credentials.



The screenshot shows the Federal Student Aid website interface. At the top, there is a navigation bar with the Federal Student Aid logo and several menu items: FAFSA® Form, Loans and Grants, Loan Repayment, and Loan Forgiveness. A yellow button for 'Log In | Create Account' is visible on the right. The main content area features a large heading 'Get Ready for Student Loan Payments' with a sub-heading 'Restarting Payments' in a white box. Below this, there is a section for 'POPULAR TOPICS' with links to 'Apply for Aid Using the FAFSA® Form', 'Learn About Public Service Loan Forgiveness', 'Enroll in an Income-Driven Repayment (IDR) Plan', 'View Your Loan Information', and 'Update on Student Loan Debt Relief'.

Step 2: Navigate to PLUS Loan Application

Select 'Loans and Grants', then 'PLUS Loans: Grad PLUS and Parent PLUS'

An official website of the United States government. Help Center Submit a Complaint English | Español

Federal Student Aid AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION FAFSA® Form ▾ **Loans and Grants** ▾ Loan Repayment ▾ Loan Forgiveness ▾

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Get a Loan
Undergraduate and Graduate Loans
PLUS Loans: Grad PLUS and Parent PLUS
Master Promissory Note (MPN)
Loan Entrance Counseling
Annual Student Loan Acknowledgment
PLUS Credit Counseling
Endorse a PLUS Loan
Appeal a Credit Decision

Get a Grant
Pell Grants
TEACH Grants

Tools and Calculators
Federal Student Aid Estimator
Loan Simulator

Learn About Loans and Grants
How Financial Aid Works
Financial Aid Eligibility
Loans, Grants, and Work-Study

I am a Parent of an Undergraduate Student

William D. Ford Federal Direct Loan Program: Direct PLUS Loan Application

Parents can use this application to:

- request a Direct PLUS Loan;
- change the amount of a Direct PLUS Loan you previously requested;
- authorize how the school may use your Direct PLUS Loan funds to pay for educational expenses;
- designate who the school pays any credit balance to; and
- request deferment of repayment while the student is in school and for up to 6 months after.

[Preview a read-only version](#)

Parents: Log in with your FSA ID

Start

OMB No. 1845-0103 • Form Approved
Exp. Date 11/30/2023

Step 3: Complete all steps of Parent PLUS Loan Application

Provide all information requested on the PLUS Loan Application. Select the student and school you are completing the application for. Be sure you select the correct Award Year for which you are borrowing the PLUS Loan. For example: If the PLUS Loan is for the Fall 2026 and/or Spring 2027, or Summer 2027, you would select 2026-2027.

Direct PLUS Loan Application for Parents



Warning: Any person who knowingly makes a false statement or misrepresentation on this form will be subject to penalties which may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

Step 4: Credit Approval - Complete Master Promissory Note

If a credit approval is received, complete and sign the Parent PLUS Loan Master Promissory Note (MPN).

Choose the Direct Loan MPN you want to preview or complete

 <p>I'm an Undergraduate Student MPN for Subsidized/Unsubsidized Loans Use this MPN for Direct Subsidized Loans and Direct Unsubsidized Loans available to eligible undergraduate students. Learn More</p>	<p>Log In To Start</p> <p>View Demo</p> <p><small>OMB No. 1845-0007 • Form Approved</small></p>
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What Happens Next?

VSU will process the PLUS Loan information from the Department of Education. Please allow up to three (3) business days for an update to the student's Banner Account. Please Note: During peak processing times, it may take up to five (5) business days for processing.