



**HOW TO APPLY FOR A DIRECT PARENT PLUS LOAN**  
**Starting May 15, 2020**

**Step 1:** Log onto [www.studentaid.gov](http://www.studentaid.gov)

**Step 2:** Parent Log-in with your FSA ID username & FSA 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 3:** Click “Apply for Aid”

**Step 4:** Select “Apply for a Parent PLUS Loan”, then **START**

**Step 5:** Select the 2020/2021 award year, complete the student information, parent personal information, address and contact number

**\*\*\*PLEASE PAY SPECIAL ATTENTION TO THE NEXT 3 QUESTIONS\*\*\***

**Step 6:** Complete the school information, loan amount requested, & loan period:

**Fall/Spring 08/2020- 05/2021**

**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:** Click next for the credit check and decision

*(If your loan is approved, you must complete the parent PLUS Master Promissory Note.)*

**Step 8:** click “Complete Aid Process”

**Step 9:** Select “Parent PLUS MPN” then START

*Special Note: If your loan is approved with an Endorser, (1) Endorser must complete the Endorser Addendum, (2) you must complete PLUS MPN & (3) PLUS Credit Counseling.*

*VSU will receive the information electronically and should have the student’s account updated in 3-5 business days excluding peak periods (August 2020 and January 2021).*