HOW TO APPLY FOR A DIRECT PARENT PLUS LOAN

Starting May 15, 2021

Step 1: Log onto 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 2021/2022 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 08/2021- 05/2022**

**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 2021 and January 2022)._