



HOW TO APPLY FOR A DIRECT PARENT PLUS LOAN

Starting May 15, 2022

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 2022/2023 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 08/2022- 05/2023

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.

Please note: VSU will receive the information electronically and update the financial aid offer in 3-5 business days. However, during our peak periods (August 2022 and January 2023), it may take up to 10 business days.