

The applications for a Graduate or Parent PLUS Loan is completed online. Please follow the instructions below:

How to Apply for a Direct PLUS Loan for Graduate/Professional Students:

1. **Go to:** <https://studentaid.gov>
2. **Log in:** Use your FSA ID to log in to your account.
3. **Apply for a Direct PLUS Loan:** Click on "Apply for a Direct PLUS Loan."
4. **Start the Application:** Scroll to the bottom of the page and click on the blue "START" button next to the section titled "**Direct PLUS Loan Application for Graduate/Professional Students.**"
5. **Fill in the Form:** Complete the form and submit it.
6. **Confirmation:** After submission, you will see a confirmation page stating that you have successfully submitted the Direct PLUS Loan request and that your credit has been approved. You will also receive a confirmation email. If your loan is not approved, please call Direct Loan Applicant Services at 800-557-7394 for more details on the credit decision.
7. **Complete an MPN:** If your loan is approved, proceed by clicking on "Complete an MPN" in the Next Steps box. Note that the MPN must be completed for the loan to be disbursed.

DPT and MPAS students: We recommend you select Maximum as the amount. It in no way obligates you to take the maximum amount but it expedites adding additional funds if you take less now and then revise the amount later in the year. **All other graduate students** should request the amount of the Graduate PLUS loan indicated on your award package.

How to Apply for a Parent PLUS Loan:

1. **Go to:** <https://studentaid.gov>
2. **Log in:** Use your FSA ID and the information used for your student's FAFSA.
Note: *The FSA ID now replaces the FAFSA PIN. If you do not have an FSA ID, you can create one by clicking on the link provided beneath the green Log In button.*
*** If you are the parent taking out the loan but are not the parent who signed the FAFSA, you must create an FSA ID
3. **Apply for a Direct PLUS Loan:** Click on "Apply for a Direct PLUS Loan."
4. **Start the Application:** Scroll to the bottom of the page and click on the blue "START" button next to the section titled "Direct PLUS Loan Application for Parents."
5. **Fill in the Form:** Complete the form and submit.
Recommendations: We recommend selecting the Max Loan Indicator. This doesn't obligate you to take the maximum amount but makes it easier to adjust funds as needed.
If you prefer to request a specific amount please contact Student Financial Services for assistance with determining the correct amount to ensure you request enough to cover both the charges due and loan fees.
6. **Confirmation:** After submission, you will see a confirmation page stating that you have successfully submitted the Direct PLUS Loan request and that your credit has been approved. You will also receive a confirmation email. If your loan is not approved, please call Direct Loan Applicant Services at 800-557-7394 to find out more details on the credit decision.
7. **Complete an MPN:** If your loan is approved, proceed by clicking on "Complete an MPN" in the Next Steps box. Please note that the MPN must be completed for the loan to be disbursed.

To contact Student Financial Services, call our toll-free line 877-372-7347 or email osfs@franklinpierce.edu