

Instructions to Complete the Federal Direct Parent Loan for Undergraduate Students (PLUS)

For a Parent loan (PLUS) to be completed, there are 3 steps to the online PLUS request:

1. Student completes a valid Free Application for Federal Student Aid (FAFSA)
2. Parent completes Parent Loan (PLUS) Request
3. Parent signs Master Promissory Note (MPN) and if required completes PLUS Loan Counseling
 - **Parent Loan (PLUS) Request**

The parent borrower will log into the **Direct Loans website** (www.studentloans.gov) using his or her own social security number and his or her own federal FSA ID number. then:

Select: **Request a Direct PLUS Loan**

Select the loan type: **Parent PLUS**

For the PLUS loan request, the parent borrower will provide information and agree to terms & conditions. The information needed is as follows:

- **Student & Loan Info (The loan period is 8/2015-5/2016)**
- **Personal Information**
- **Review Request**
- **Credit Check & Submit**

(If you are denied the PLUS loan and would like to appeal the denial, follow the instructions provided for the PLUS loan credit appeal)

- **Master Promissory Note (MPN)-Approved PLUS Borrowers**
 - **Parent PLUS Entrance Loan Counseling**

If you have not already completed a Master Promissory Note for a parent loan for your son/daughter, there are an additional 4 steps to complete the MPN:

Select: **Complete Master Promissory Note**

Select: **Parent PLUS**

- **Personal Information**
- **Personal References**
- **Terms & Conditions**
- **Review & Sign.**

Johnson C. Smith University will be notified of the parent PLUS credit decision and the Office of Financial Aid will make the necessary adjustments to your Offer of Financial Aid.