

Parent PLUS Loan instructions

To apply for the Parent PLUS Loan, ONLY the parent borrowing the funds should sign in to initiate and complete the application!

Parent Borrower signs into the web site: <https://studentloans.gov> with the same FSA ID used for signing the FAFSA.

If the Parent Borrower needs an FSA ID, one can be created or requested at <https://fsaid.ed.gov>.

The screen shot below shows what the parent will see after signing in.

The screenshot displays the 'MY HOME PAGE' on the StudentLoans.gov website. At the top, there is a navigation bar with the 'Federal Student Aid' logo, 'StudentLoans.gov', and links for 'Hi', 'Log Out', and 'MENU'. Below the navigation bar, the page is titled 'MY HOME PAGE'. A green header bar reads 'I want to:'. Below this, a list of actions is presented in a vertical menu, each with an icon and a right-pointing arrow. The action 'Apply for a Direct PLUS Loan' is highlighted with a red rectangular box. Other actions include 'View My Documents', 'Complete Loan Counseling (Entrance, Financial Awareness, Exit)', 'Complete Loan Agreement (Master Promissory Note)', 'Appeal Credit Decision', 'Complete an Endorser Addendum', 'Complete PLUS Credit Counseling', 'Apply for Loan Consolidation', 'Apply for an Income Driven Repayment Plan', 'Co-sign a Spouse's Income Driven Repayment Plan Application', and 'Complete TEACH Grant Counseling'. To the right of the menu, there are three main sections: 'My Correspondence' (with a message icon and the text 'You have no new messages.'), 'My Profile' (with a person icon and fields for Name, Date of Birth, Social Security Number, and E-mail, plus an 'Update My Profile' link), and 'Repayment Estimator' (with a calculator icon and a list of estimated items: initial monthly payments, repayment plan eligibility, repayment plan cost comparison, and total interest paid, plus a 'Go to the Repayment Estimator' link).

To Complete the application:

1. Click "Apply for a Direct PLUS Loan"
2. Click "start" on the Direct PLUS Loan Application for Parents

Select the type of Direct PLUS Loan Application you would like to complete

Direct PLUS Loan Application for Graduate/Professional Students
William D. Ford Federal Direct Loan Program
Federal Direct PLUS Loan Request for Supplemental Information

Students must be logged in using their own FSA ID.

[Learn More](#)

[Preview a read-only version of the Graduate/Professional Direct PLUS Loan Application](#)

START

OMB No. 1845-0103
Form Approved
Exp. Date 08/31/2017

Direct PLUS Loan Application for Parents
William D. Ford Federal Direct Loan Program
Federal Direct PLUS Loan Request for Supplemental Information

Parents must be logged in using their own FSA ID.

[Learn More](#)

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START

OMB No. 1845-0103
Form Approved
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Some schools may have a different process for obtaining the additional information needed to process your Direct PLUS Loan application. You may verify that your school participates in this process after you select a borrower type below or by contacting the school's financial aid office.

Your school will tell you what loans, if any, you are eligible to receive. If you have questions regarding your loan eligibility, the next steps in the processing of your loan, when the loan will be disbursed (paid out), or no longer wish to receive the loan, contact your school's financial aid office.

3. Select an award year
4. Provide student information (name, SSN, date of birth, permanent address)
5. Answer questions regarding deferment, grace period, expense authorization, and credit balance
6. Select California as the School State in the drop down box
7. Select or type Cal Poly San Luis Obispo as the School Name in the drop down box
8. Indicate the Loan Amount Requested (maximum or enter a loan amount)
9. Complete each page of the application process until you come to a Congratulations page indicating that you've completed the loan request. This page will tell you whether or not credit has been approved.

If the credit check is approved, and this is the first PLUS loan you are taking for this student you will be instructed to complete the Federal Direct PLUS Master Promissory Note: If a prior PLUS was endorsed, a new MPN will be required.

1. Return to the home page by clicking on "menu," in the upper right hand corner of the screen, then "my account," and then "my homepage"

2. Select Complete Loan Agreement (Master Promissory Note)

The screenshot shows the 'MY HOME PAGE' on StudentLoans.gov. At the top, there is a navigation bar with 'Federal Student Aid | StudentLoans.gov', 'Hi', 'Log Out', and a 'MENU' icon. Below this is a header 'MY HOME PAGE'. The main content area is divided into three sections. The first section, 'I want to:', is a vertical list of actions, each with an icon and a right-pointing arrow. The action 'Complete Loan Agreement (Master Promissory Note)' is highlighted with a red rectangular border. The second section, 'My Correspondence', shows 'You have no new messages.' The third section, 'My Profile', lists fields: Name, Date of Birth, Social Security Number, and E-mail, with an 'Update My Profile' link. The fourth section, 'Repayment Estimator', includes a calculator icon and a list of items to estimate: initial monthly payments, repayment plan eligibility, repayment plan cost comparison, and total interest paid, with a 'Go to the Repayment Estimator' link.

3. Select Parent PLUS Loan as the loan type

The screenshot shows the 'PLUS MPN for Parents' section on StudentLoans.gov. At the top, there is a navigation bar with 'Federal Student Aid | StudentLoans.gov', 'Hi', 'Log Out', and a 'MENU' icon. Below this is a header 'PLUS MPN for Graduate/Professional Students'. The main content area is divided into two sections. The first section, 'PLUS MPN for Graduate/Professional Students', contains text: 'Use this MPN for Direct PLUS Loans available to eligible graduate/professional students. Students must be logged in with their own FSA ID.', a 'Learn More' link, 'Preview a read-only version of the PLUS MPN for Graduate/Professional Students', and 'Graduate students should request unsubsidized loans up to their full eligibility. You may need to complete a Direct Subsidized/Unsubsidized Master Promissory Note.' To the right of this section is a blue 'START' button and the text 'OMB No. 1845-0068 • Form Approved'. The second section, 'PLUS MPN for Parents', is highlighted with a red rectangular border. It contains text: 'Use this MPN for Direct PLUS Loans available to eligible parents of eligible dependent undergraduate students. Parents must be logged in with their own FSA ID.', a 'Learn More' link, and 'Preview a read-only version of the PLUS MPN for Parents'. To the right of this section is a blue 'START' button (also highlighted with a red border) and the text 'OMB No. 1845-0068 • Form Approved'.

4. Provide personal information (citizenship, driver's license, address, telephone number, etc.)
5. Provide employer information
6. Provide student and loan information (name, SSN, date of birth)
7. Select or type Cal Poly San Luis Obispo as the School Name in the drop down box
8. Provide reference information
9. Review Terms and Conditions, electronically sign, and submit MPN
10. Print a copy of your MPN for your records

NOTE: The entire MPN process must be completed in a single session so be sure you have enough time to complete it. The MPN session takes approximately 30 minutes to complete.

If the credit check is not approved you will be asked to indicate:

- If you are going to pursue the loan by obtaining an endorser (co-signer) – you will work directly with the origination center and Cal Poly will be notified once the loan is approved.
- If you are going to appeal the denial with the Dept of Education – you will work directly with the origination center and Cal Poly will be notified once the loan is approved.
- If you are not going to/cannot resolve the denial - your student will be given the option to accept an additional unsubsidized loan of \$4,000 or \$5,000 depending on their grade level.
- If you are unsure - Cal Poly will receive your response with the denial notice and will communicate with you via email asking to notify us of your decision once you have decided if you going to attempt to resolve the denial or not.

When you are ready to apply, [click here](#).