

LOAN APPLICATION INSTRUCTIONS

FEDERAL DIRECT STUDENT LOAN (Subsidized and Unsubsidized)

FIRST TIME BORROWERS:

1. Log on to <https://www.studentaid.gov/>
2. Click on the green 'Log In' tab in the upper, right hand corner of the screen and enter your FSA ID or Email Address and FSA ID Password. If you need to create an FSA ID, click 'Create an FSA ID' on the 'Log In' screen or you can create one at <https://fsaid.ed.gov/npas/index.htm>.
3. Select '**Complete Entrance Counseling**'. Complete and submit the entrance counseling for your Direct Student Loan.
4. Select '**Complete Master Promissory Note**' and select 'Subsidized/Unsubsidized'. **Complete, sign, and submit.**

FEDERAL DIRECT PARENT PLUS LOAN

FIRST TIME PARENT BORROWERS:

1. Log on to <https://www.studentaid.gov/>
2. Click on the green 'Log In' tab in the upper, right hand corner of the screen and enter YOUR (not your student's) FSA ID or Email Address and FSA ID Password. If you need to create an FSA ID, click 'Create an FSA ID' on the 'Log In' screen or you can create one at <https://fsaid.ed.gov/npas/index.htm>.
3. Select 'Request a PLUS Loan', then select 'Parent PLUS' and **complete the Parent PLUS Application, including the credit check. Sign and submit the application.** If your application is approved, proceed to the next step.
4. Select '**Complete Master Promissory Note**' and select Parent PLUS. Complete, **sign, and submit.**

RETURNING PARENT BORROWERS WITH PREVIOUS APPROVED PLUS LOAN:

1. Log on to <https://www.studentaid.gov/>
2. Click on the green 'Log In' tab in the upper, right hand corner of the screen and enter YOUR (not your student's) FSA ID or Email Address and FSA ID Password. If you need to create an FSA ID, click 'Create an FSA ID' on the 'Log In' screen or you can create one at <https://fsaid.ed.gov/npas/index.htm>.
3. Select 'Request a PLUS Loan', then select 'Parent PLUS' and **complete the Parent PLUS Application, including the credit check. Sign and submit the application.**
4. You do NOT need to complete a PLUS Master Promissory Note (MPN).