Guide for Parent PLUS Applications

To Complete the Parent PLUS Application:

1. Parents applying for the PLUS loan must create their own FSA ID and use it to log in to [www.studentaid.gov](http://www.studentaid.gov) to apply.
   - If parent applying for the PLUS loan has not created an FSA ID, instructions to create their own FSA ID can be found at fsaid.ed.gov

2. After parent FSA ID has been created, parent will log into [www.studentaid.gov](http://www.studentaid.gov) to apply by clicking on the “LOG IN” tab (see below image).

![Image of login page](image-url)

1. Select “Apply for Aid”:

![Image of apply for aid page](image-url)

2. Select “Apply for a Parent Plus Loan”:

![Image of apply for parent plus loan page](image-url)
3. **Select the SECOND PLUS Loan Option Listed:**

![Select the type of Direct PLUS Loan Application you would like to complete](image)

4. **Enter all Student/Parent Information as Requested:**
   a. Once you (the parent) clicks on the START button illustrated above, your name, date of birth and social security number will populate as the borrower on the electronic application.
   b. If the name, birthdate or social security number of the student does not match the information on record at Kent State University, the application will be voided as required by the Department of Education. A new application will need to be submitted once the records are corrected.

5. **A Credit Approval or Denial is Determined at the End of the Application:**
   a. If the application is a denial, Kent State University will receive the denial decision and will award the student additional unsubsidized loan eligibility, not to exceed the Independent student loan eligibility, AGG limits, and/or Cost of Attendance. Student will need to accept any additional awarded amount in FlashLine.

6. **You will receive an email confirmation.**

7. **Complete the Parent PLUS Master Promissory Note (MPN) if the Credit Approved:**
   a. The PLUS loan will not pay out toward student’s account if MPN is not completed.

- **NEW for 2020-2021:** All student and parent borrowers will be required to complete an Annual Student Loan Acknowledgement in addition to the MPN and Entrance Loan Counseling. This new requirement will not be available to complete until late Spring 2020. More information will be coming soon.

*Updated 02/28/2020*