

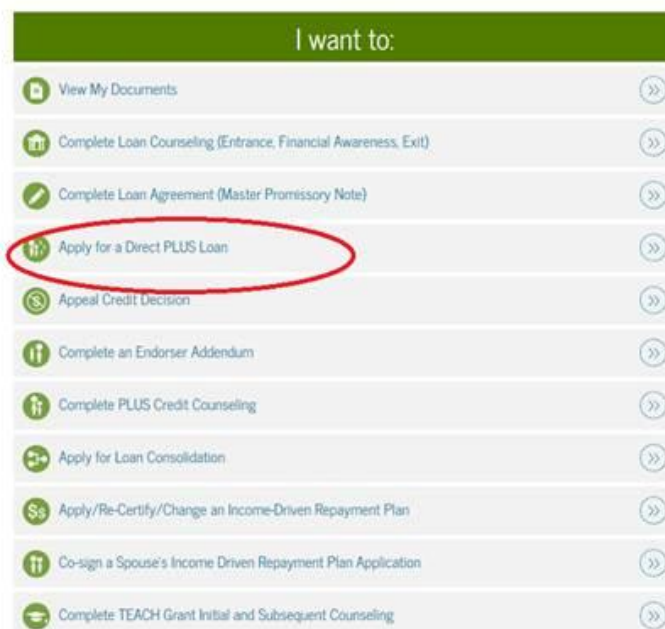
## One Stop for Student Services Guide for Parent PLUS Applications

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



### 1. Select “Apply for a Direct PLUS Loan”:



## 2. Select the SECOND PLUS Loan Option Listed:

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

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| <p><b>Direct PLUS Loan Application for Graduate/Professional Students</b><br/>William D. Ford Federal Direct Loan Program<br/>Federal Direct PLUS Loan Request for Supplemental Information</p> <p>Students must be logged in using their own FSA ID.<br/><a href="#">Learn More</a><br/><a href="#">Preview a read-only version of the Graduate/Professional Direct PLUS Loan Application</a></p> | <p><b>START</b></p> <p>OMB No. 1845-0103<br/>Form Approved<br/>Exp. Date 09/30/2020</p> |
| <p><b>Direct PLUS Loan Application for Parents</b><br/>William D. Ford Federal Direct Loan Program<br/>Federal Direct PLUS Loan Request for Supplemental Information</p> <p>Parents must be logged in using their own FSA ID.<br/><a href="#">Learn More</a><br/><a href="#">Preview a read-only version of the Parent Direct PLUS Loan Application</a></p>  | <p><b>START</b></p> <p>OMB No. 1845-0103<br/>Form Approved<br/>Exp. Date 09/30/2020</p> |

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. Enter all Student/Parent Information as Requested:

- 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.
- 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.






## 4. A Credit Approval or Denial is Determined at the End of the Application:

- 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.

## 5. You will receive an email confirmation.

## 6. Complete the Parent PLUS Master Promissory Note (MPN) if the Credit Approved:

- The PLUS loan will not pay out toward student's account if MPN is not completed.

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| <p><br/><b>Undergraduate Students</b></p>   | <p><br/><b>Graduate/Professional Students</b></p>   | <p><br/><b>Parent Borrowers</b></p> | <p><br/><b>Repayment &amp; Consolidation</b></p> |
| <p>The first step in getting student aid is your child completing the Free Application for Federal Student Aid (FAFSA®) at <a href="http://www.FAFSA.gov">www.FAFSA.gov</a>. This must be done every year.</p> | <ul style="list-style-type: none"><li>Apply for a PLUS Loan</li><li><b>Complete Loan Agreement for a PLUS Loan (MPN)</b></li><li>Complete PLUS Credit Counseling</li><li>Appeal Credit Decision</li><li>Endorsers can Complete an Electronic Endorser Addendum</li><li>Print Endorser Addendum</li><li>Complete Financial Awareness Counseling</li><li>Use the Repayment Estimator</li></ul> |  | <p><br/>How To Create An FSA ID</p>              |