The Federal Direct Parent PLUS Loan Program provides long-term, low-interest loans for parents, borrowed directly from the U.S. Department of Treasury.

**Important:** Parents who were approved with an Endorser for their first Federal Direct Parent PLUS Loan in 2014-2015 are required to complete a new electronic Master Promissory Note, eMPN.

### Required Information

- The Department of Education PIN assigned exclusively to you, the Parent Borrower. This is the same PIN used for the FAFSA. If you have forgotten your PIN, or do not yet have one, please go to [www.pin.ed.gov](http://www.pin.ed.gov) to have your PIN sent to you.
- Your Social Security Number, date of birth and driver’s license number
- Two personal references with their full name, address, and telephone numbers. Each reference provided must have a U.S. address that is **not** the same as the student’s address, and the two references may not reside at the same address.

### Step One:

If a parent decides to borrow, the student should review the offered amount with their parent and decide how much to borrow. The additional loan cannot be accepted on the portal, and will only be accepted by the Office of Financial Aid once the attached Additional Federal Direct PLUS Loan Request form is completed and submitted to the Office of Financial Aid.

Print the attached form to complete and submit to the USD Office of Financial Aid.

**Note:** Apply for the full amount or accept a portion of the amount needed for the entire academic year or term.

(Funds are disbursed equally per semester.)

### Step Two:

**The Parent** will complete the Federal Direct Parent PLUS Loan Application and Credit Authorization at [https://studentloans.gov](https://studentloans.gov)

Once logged on, in the Manage My Direct Loan box, the parent signs in by clicking on the Sign In box. Select Request Direct PLUS Loan located in the left column.

Click on Parent PLUS link to complete the following steps:

- Enter Personal Information
- Enter Student & Loan information
- Review the Application Request
- Credit Check and Submit

**Parents:** Your credit is run and you are notified immediately whether you are approved or denied. If you were not credit approved, you will be offered options to apply with an Endorser or appeal the Credit Decision.

[What the options mean to you](#)

### Step Three:

**The Parent** will complete a New Electronic Master Promissory Note (eMPN) **ONLY** if the parent borrower had an endorser on the original loan.

In the Manage My Direct Loan box, the parent will sign in by clicking on the Sign In box.

To sign the Master Promissory Note, click on Complete MPN.

Select the Parent PLUS MPN and follow the instructions provided.

The process may take an estimated 30 minutes. If you need to stop, click **Save and Exit** and the information will be saved for you to return to complete the process.

- Enter Personal Information
- Provide Personal References
- Review Terms & Conditions of the Loan
- Review Personal Data Entered and Sign the Master Promissory Note
- Print a copy for your records.

This form should be used only as:

- A second (or subsequent) application for the Federal Direct Parent PLUS Loan for the 2014-2015 academic year.
- An initial form for parents sharing the Federal Direct Parent PLUS Loan and who have submitted a written request to the USD Office of Financial Aid to adjust the loan amounts. (The OFA will adjust the loan to allow successful processing without delays.)
- If the initial Federal Direct Parent PLUS Loan request was for less than the original amount offered in the student’s Financial Aid Award, this form may be used to request additional unused funds.

Student Name _____________________________________________________________________

Last    First   MI

USD ID_____________________________  Anticipated Graduation Date (mm/yy) ______/______

Phone Number (_______)______________ USD Email:___________________________________

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Parent Name _____________________________________________________________________

Last    First     MI

Parent Social Security Number_______________________ Parent Phone Number (____)_______________

Parent Address ___________________________________________________________________________

Street       City

___________________________________________________  Parent Date of Birth (mm/dd/yy) _____________________

State    Zip

Citizenship Status: □ U.S. Citizen □ Eligible Non-Citizen: Alien Registration Number _________________

Additional Loan Amount Requested: Refer to your student’s 2014-2015 Financial Aid Award to determine the maximum additional Federal Direct Parent PLUS Loan funds you may request. This may be determined by subtracting the student’s Total Financial Aid offered from the student’s Total Cost of Education (or budget) for the 2014-2015 academic year. A parent may request up to the maximum amount or any lesser amount.

List the additional Federal Direct Parent PLUS Loan amount you wish to borrow for the 2014-2015 academic year:

$_____________________________ Federal Direct Parent PLUS Loan

I authorize the University of San Diego Office of Financial Aid to forward the loan data required to the U.S. Department of Education to begin processing the Federal Direct Parent PLUS Loan.

Parent’s Signature _________________________________________ Date __________________________

Student’s Signature _________________________________________ Date __________________________

Submit this signed, completed form to the Office of Financial Aid (OFA) or the One Stop Student Center (OSSC) for processing.

Office of Financial Aid ● 5998 Alcala Park, San Diego, California, 92110-2492 ● (619) 260-2700