Before beginning note the following:

- The Federal Direct Parent PLUS Loan Program provides long-term, low-interest loans for parents, borrowed directly from the U.S. Department of Treasury.
- It is possible for two or more parents to share the Parent PLUS loan.
- All new parent borrower, (a parent who is borrowing at USD for the first time for a single specific student), will need to complete a Federal Direct Parent PLUS Loan electronic Master Promissory Note, (eMPN), see Step 3.
- Parent of continuing students who had an endorser on their Parent PLUS Loan in 2014-15 are required to complete a new eMPN.
- ONLY ONE PARENT BORROWER can complete the process with his/her own information including their own Federal Student Aid (FSA) Username and Password. If you, the parent, do not yet have a FSA Username and Password, please go to https://fsaid.ed.gov to create them.

Step 1. Accept the Federal Direct Parent PLUS Loan: The student must review the Financial Aid Award on the MySanDiego portal on the Torero Hub at the My Financial Aid Account to access the offer and accept all or a portion of the loan. Apply for the full amount needed for the entire academic year. Funds are disbursed equally per semester.

Step 2. Complete the Federal Direct Parent PLUS Loan Application and Credit Authorization: It is the borrowing parent’s responsibility to complete this process.

Required Parent Borrower information:
- The Federal Student Aid (FSA) Username and Password, to complete and electronically sign the electronic Master Promissory Note, (eMPN).
- Social Security Number, date of birth, and driver’s license number.
- Two personal references with their full name, address, and telephone number. Each person MUST have a U.S. address that is NOT the same as the student’s or reside at the same address.

Important Information about Red Flags on Student’s Financial Aid Portal

1. Log on to https://studentloans.gov to complete the Application and Credit Authorization. It is the borrowing parent’s responsibility to complete the process.
2. Once on the “StudentLoans.gov” website, the borrowing parent will Log In by entering their Federal Student Aid (FSA) Username and Password in the Log In box. To create the new FSA Username and Password, go to: https://fsaid.ed.gov.
3. Select “Request PLUS Loan” link and complete the following using the borrowing parent’s information:
   a. Enter Personal Information
   b. Enter Student and Loan Information
   c. Review application for errors
   d. Complete Credit Check and Submit
   e. STAY SIGNED IN TO COMPLETE THE REQUIRED MASTER PROMISSORY NOTE

The credit result is immediate. If credit is not approved options will be offered to pursue an Endorser or appeal the credit decision. For more information on the options available and USD OFA proceeds use this link: Credit Decision Options

Step 3. Complete a New Electronic Master Promissory Note (eMPN) - This step is essential to the continued process of the loan.
- Stay signed in from Step 2 and complete the document on https://studentloans.gov
- Parent Borrowers who in 2014/15 required an endorser for the Parent PLUS Loan must complete a new eMPN.
- Click “Complete MPN” in the left column under Master Promissory Note. Select the correct loan type and follow the instructions provided.

The process may take an estimated 30 minutes to provide:
- Personal Parent Borrower Information
- Personal References
- Review Terms & Conditions of the Loan
- Review Personal Data and Sign the eMPN (print a copy for your records.)

Once all requirements are complete on www.studentloans.gov essential information will be electronically submitted to USD for processing. All steps must be followed correctly. For more information on the USD Financial Aid process please refer to the list of available Guides on the Office of Financial Aid homepage.

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