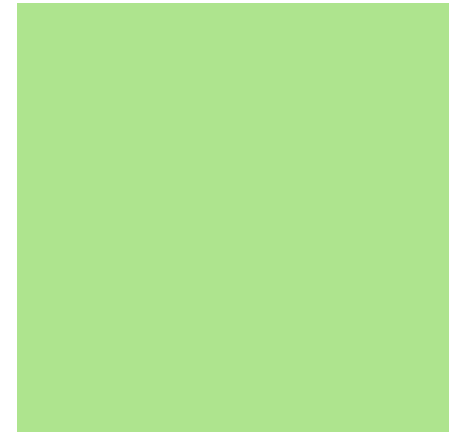


The Parent PLUS Loan Application Process

A Step by Step Guide



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SIGN IN



The screenshot shows the StudentLoans.gov website. At the top, there is a navigation bar with links: Home, Learn More, Tools and Resources, Managing Repayment, FAQs, and Contact Us. Below the navigation bar, there is a large banner area. On the left side of the banner, there is a box titled "Manage My Direct Loan" with a "Sign In" button highlighted in a green oval. The button text is "Sign In" and it says "Please use your PIN to sign in. Why am I signing in?". Below the button, there are links for "View My Loan Documents", "Entrance Counseling", "Sign Master Promissory Note", "Complete PLUS Request Process", and "Endorse PLUS Loan". On the right side of the banner, there is a photo of four students sitting outdoors, with the text "StudentLoans.gov" and "This site is your source for information from the U.S. Department of Education about how to manage your student loans." Below the banner, there are three columns of links. The first column is titled "Learn More" and includes links for "Find Information about Student Aid Programs", "Direct Loan Overview", "What you Need for Direct Loans", "What to Expect for Direct Loans", and "Asesoramiento de Ingreso". The second column is titled "Tools and Resources" and includes links for "Apply for PIN", "FAFSA", "Exit Counseling", "Direct Loan Consolidation", and "My Financial Aid History". The third column is titled "Managing Repayment" and includes links for "Repaying Your Loans", "Repayment Plans & Calculators", "Income Based Repayment Plan", "Trouble Making Payments?", "Loan Discharge", "Public Service Loan Forgiveness", and "Teacher Loan Forgiveness".

**START HERE
GO FURTHER
FEDERAL STUDENT AID®**

StudentLoans.gov

Home | Learn More | Tools and Resources | Managing Repayment | FAQs | Contact Us

↓

Manage My Direct Loan

Sign In Please use your PIN to sign in. [Why am I signing in?](#)

- View My Loan Documents
- Entrance Counseling
- Sign Master Promissory Note
- Complete PLUS Request Process
- Endorse PLUS Loan

Please visit the PIN site if you are a new user or have forgotten your PIN.

StudentLoans.gov

This site is your source for information from the U.S. Department of Education about how to manage your student loans.

Learn More

- Find Information about Student Aid Programs
- Direct Loan Overview
- What you Need for Direct Loans
- What to Expect for Direct Loans
- Asesoramiento de Ingreso

Tools and Resources

- Apply for PIN
- FAFSA
- Exit Counseling
- Direct Loan Consolidation
- My Financial Aid History

Managing Repayment

- Repaying Your Loans
- Repayment Plans & Calculators
 - Income Based Repayment Plan
- Trouble Making Payments?
- Loan Discharge
- Public Service Loan Forgiveness
- Teacher Loan Forgiveness



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Enter social, first characters of last name, DOB, and PIN#.
(Note- The forward slashes are entered in automatically on the date of birth field.)

Sign In

Social Security Number: [masked]
First Two (2) Characters of Last Name: mi
Date of Birth (mm/dd/yyyy): [masked]
PIN: [masked]

[Sign In](#)

If you do not have a pin, please visit the [PIN site](#).

Students must sign in using their own Federal Student Aid PIN to complete Entrance Counseling, Master Promissory Notes (MPNs), and PLUS Loan Requests (Graduate Students only).

Parents must sign in using their own Federal student Aid PIN to complete PLUS Master Promissory Notes (MPNs) and PLUS Loan Requests.

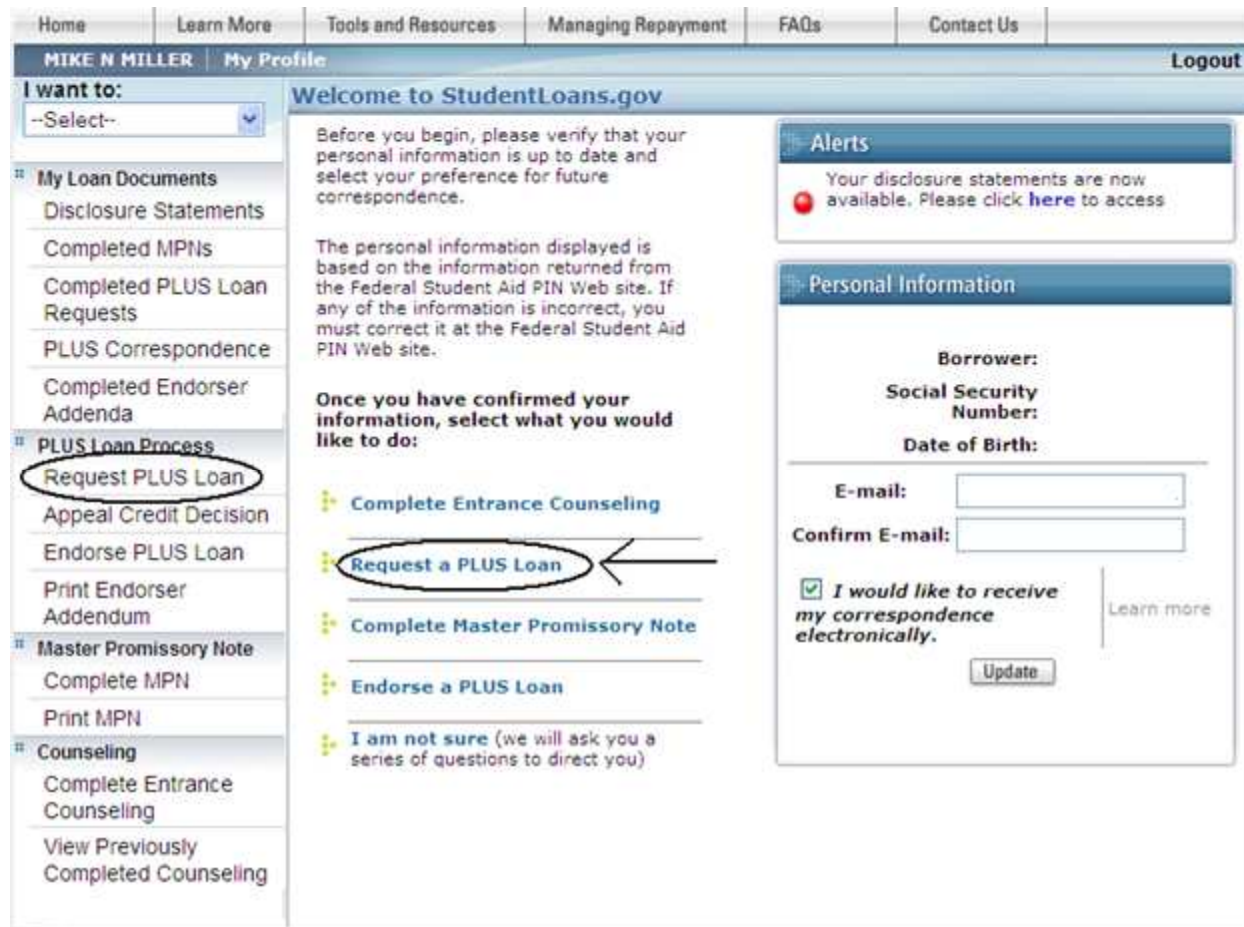
Endorsers must sign in using their own Federal Student Aid PIN to complete a PLUS Endorser Addendum.



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Click on Request PLUS loan



The screenshot shows the StudentLoans.gov website interface. At the top, there is a navigation bar with links: Home, Learn More, Tools and Resources, Managing Repayment, FAQs, Contact Us, and Logout. Below this, the user is logged in as MIKE N MILLER, and the page title is 'My Profile'. On the left, there is a sidebar menu with sections: 'I want to:' (a dropdown menu), 'My Loan Documents' (with links to Disclosure Statements, Completed MPNs, Completed PLUS Loan Requests, PLUS Correspondence, and Completed Endorser Addenda), 'PLUS Loan Process' (with links to Request PLUS Loan, Appeal Credit Decision, Endorse PLUS Loan, Print Endorser Addendum, and Master Promissory Note), and 'Counseling' (with links to Complete Entrance Counseling, View Previously Completed Counseling, and a link to Request PLUS Loan). The 'Request PLUS Loan' link is circled in the sidebar. In the main content area, there is a 'Welcome to StudentLoans.gov' message. Below this, there is a section titled 'Once you have confirmed your information, select what you would like to do:' with a list of options: Complete Entrance Counseling, Request a PLUS Loan (circled with an arrow pointing to it), Complete Master Promissory Note, Endorse a PLUS Loan, and I am not sure (we will ask you a series of questions to direct you). On the right side, there is an 'Alerts' section stating 'Your disclosure statements are now available. Please click here to access.' and a 'Personal Information' section with fields for Borrower: Social Security Number, Date of Birth, E-mail, and Confirm E-mail, along with a checkbox for 'I would like to receive my correspondence electronically.' and an 'Update' button.



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Click on the type of PLUS loan

I want to:
--Select--

My Loan Documents

Disclosure Statements

Completed MPNs

Completed PLUS Loan Requests

PLUS Correspondence

Completed Endorser Addenda

PLUS Loan Process

Request PLUS Loan

Appeal Credit Decision

Endorse PLUS Loan

Print Endorser Addendum

Master Promissory Note

Complete MPN

Print MPN

Counseling

Complete Entrance Counseling

View Previously Completed Counseling

Request PLUS Loan

OMB No. 1845-0103
Form Approved
Exp. Date 04/30/2013

Warning: Any person who knowingly makes a false statement or misrepresentation on this form will be subject to penalties which may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

The Direct PLUS Loan Application gives the school information they need to create your Direct PLUS Loan. **You should verify with the school's financial aid office that this is the process they want you to use; some schools may have their own Direct Loan Application.**

PLUS loans are available to parents of dependent undergraduate students enrolled at least half time in an eligible program at an eligible school. These are low-interest, unsubsidized loans available to parents to supplement their children's aid package, up to the school's cost of attendance.

Graduate and professional students may borrow under the Direct PLUS Loan Program up to their school's cost of attendance minus other financial assistance. Other financial assistance includes Direct Subsidized Loans, Direct Unsubsidized Loans, scholarships and grants.

► What You Need

OR

► Select the loan type

Graduate PLUS

(PLUS loan available to graduate/professional students. Students must be signed in with their own Federal Student Aid PIN.)

Parent PLUS

(Direct PLUS loans available to parents of dependent undergraduate students. Parents must be signed in with their own Federal Student Aid PIN.)



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STEP 1 Personal Information

Personal Information

Citizenship: [More information](#)

☒ U.S. Citizen

☐ Perm resident/Other eligible non-U.S. citizen

☐ Citizenship: None of the above

Permanent Address (line 1):

Permanent Address (line 2):

City: State: Zip:

Country:

Is your mailing address different than your street address? ☐ Yes ☒ No [More information](#)

Day Phone:

Evening Phone:

Email: [More information](#)

Employer Name: [More information](#)

Employer Address (line 1): ☒ I do not have an employer

Employer Address (line 2):

City:

State: Zip:

Country:

↓



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Step 2 Student and loan Info

1 Personal Information 2 Student & loan info 3 Review Application 4 Credit Check & Submit

Borrower: Social Security Number: **THEY MUST SELECT AWARD YEAR**

Award Year: 2010-2011

Student Information

If you have already registered students, please select from the list: --Select Student--

First Name: Middle Initial: Last Name:

Student SSN: Student DOB:

Permanent Address (line 1):

Permanent Address (line 2):

City: State: NEW YORK Zip:

Country: UNITED STATES Phone:

Do you want to defer repayment of your Direct PLUS Loan while the student on whose behalf you obtained the loan is enrolled at an eligible school on at least a half-time basis?

If you check Yes below, your loan servicer will contact you shortly before your Direct PLUS Loan enters repayment. A Direct PLUS Loan enters repayment on the date the final disbursement of the loan is made. At this time, your loan servicer will:

- (1) Provide you with the complete terms and conditions of the deferment, including the option to request a deferment for an additional 6 months beginning on the date the student ceases to be enrolled on at least a half-time basis; and
- (2) Give you the opportunity to cancel your deferment request and begin making payments on your loan.

Unless you cancel your deferment request, your loan servicer will grant a deferment on your Direct PLUS Loan that will begin on the date your Direct PLUS Loan enters repayment, and will end on the date the student ceases to be enrolled on at least a half-time basis or, if you request the additional deferment period described above, six months after the student ceases to be enrolled on at least a half-time basis.

During the deferment period, you will not be required to make any payments on your Direct PLUS Loan. However, interest will continue to accrue. You will receive interest statements during the deferment period and may pay the accruing interest at any time. Any interest that you do not pay will be capitalized (added to your loan principal balance) at the end of the deferment period. Capitalization will increase your loan principal amount and the total cost of your loan.

If you check No below, the first payment on your Direct PLUS Loan will be due within 60 days after the date of the last disbursement of the loan. Your loan servicer will notify you of your payment due date and payment amount. If you later change your mind and decide that you wish to defer payments while the student is in school, you may request a deferment at any time while the student remains enrolled on at least a half-time basis.

☒ Yes ☐ No



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Continued...

If there is a credit balance after your Direct PLUS Loan has been applied to the student's school account, to whom do you want the school to pay the credit balance?

☐ Me ☒ The Student ←

Your Direct PLUS Loan will first be applied to the student's school account to pay for tuition and fees, room and board, and other authorized charges. Any loan amount that remains after these charges have been paid is called a credit balance. You may choose to have the school pay the credit balance directly to you or to the student.

School and Loan Information

You may specify up to three schools for each student.
If your school is not listed, you may need to apply directly with your school's financial aid office.

☒ U.S. Schools/U.S. Territory Schools

School State:

School Name:

☐ Non U.S. Schools

DLID: School Address:

For each academic year, you may borrow up to - but not more than - the school's cost of attendance, minus the amount of other financial assistance that you receive (if you are a graduate or professional student) or that the student receives (if you are a parent borrower). The school determines the cost of attendance based on federal guidelines. It is important not to borrow more than you can afford to repay, even if you can afford to borrow more.

☒ I want to borrow the maximum Direct PLUS Loan amount for which I am eligible, as determined by the school.

☐ I would like to specify a loan amount.

Add Another Student

←



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If they click add another student, it would look like this.

The screenshot shows a web form titled "Request PLUS Loan (Step 2) - Student and Loan Information (Federal Direct PLUS Request for Supplemental Information)". The form has a progress bar with four steps: 1. Personal Information (checked), 2. Student & Loan Info (active), 3. Review Application, and 4. Credit Check & Submit. Below the progress bar, there are fields for "Borrower:" and "Social Security Number: XXX-XX-...". An "Award Year:" dropdown menu is set to "2010 - 2011". Below this is a table with two rows of "Student Information". The first row is for "MIKE MILLER" with a "Delete" button. The second row is for an unnamed student with a "Delete" button. Below the table, there is a dropdown menu labeled "-- Select Student --". At the bottom, there are input fields for "First Name:", "Middle Initial:", "Last Name:", "Student SSN:", and "Student DOB:".

Request PLUS Loan (Step 2) - Student and Loan Information
(Federal Direct PLUS Request for Supplemental Information)

✓ Personal Information 2 Student & Loan Info 3 Review Application 4 Credit Check & Submit

Borrower: Social Security Number: XXX-XX-...

Award Year: 2010 - 2011

Student Information	MIKE MILLER	Delete
Student Information		Delete

If you have already registered students, please select from the list -- Select Student --

First Name: Middle Initial: Last Name:

Student SSN: Student DOB:

- They would just fill out all the fields, just that they did for the first student.



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Step 3 Review Application

Personal Information Edit

Citizenship: **U.S. Citizen**

Permanent Address: City: State: Zip: Country: **US**

Driver License Number: Driver License State:

Day Phone: Evening Phone:

Email:

Employer Name:

Employer Address: City: State: Zip: Country:

School and Loan Information Edit

First Name: Middle Initial: Last Name:

Social Security Number: Student Date of Birth:

Address: City: State: Zip: Country:

Phone:

Deferment Choice:

Credit Balance Option :

School Name:

DLID: School Address:

Max Loan Amount:

Cancel Save and Exit Continue ←



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Step 4- Credit Check

Home | Learn More | Tools and Resources | Managing Repayment | FAQs | Contact Us | Logout

My Profile

I want to:
 -Select-

Request PLUS Loan (Step 4) - Credit Check and Submit
(Federal Direct PLUS Request for Supplemental Information)

✓ Personal Information > ✓ Student & Loan Info > ✓ Review Application > **4 Credit Check & Submit**

Full Name: Social Security Number: xxx-xx-

☒ For each loan that I request under this application, I authorize the Department of Education to investigate my credit record and report information about my loans to persons and organizations permitted by law to receive that information.

Your PLUS application cannot be submitted without a credit check.

Your credit check results will be sent as part of the application to the schools you have selected.

Cancel Continue



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Completed

Home	Learn More	Tools and Resources	Managing Repayment	FAQs	Contact Us	
My Profile						Logout
I want to: --Select--		Request PLUS Loan (Step 4) - Credit Check and Submit (Federal Direct PLUS Request for Supplemental Information)				
My Loan Documents		Borrower: Social Security Number: XXX-XX-				
Disclosure Statements						
Completed MPNs						
Completed PLUS Loan Requests						
PLUS Correspondence						
Completed Endorser Addenda						
PLUS Loan Process						
Request PLUS Loan		Congratulations! You have successfully submitted a Direct PLUS Loan request and your credit has been approved. You will receive a confirmation email shortly. The school(s) you selected will be notified within the next 24 hours. If you have questions regarding your loan(s) and/or their status, contact the school's financial aid office.				
Appeal Credit Decision		To view a history of your completed PLUS Loan Applications, click on the PLUS Loan Applications link to the left.				
Endorse PLUS Loan		The next step in this process is to complete a Master Promissory Note (MPN). Loans cannot be disbursed without an accepted Master Promissory Note on file. You may either complete the MPN(s) now, or come back at a later time.				
Print Endorser Addendum		If you are borrowing for more than one student, you will need to complete a separate MPN for each student. Each MPN must be completed in a single session and may take up to 30 minutes to complete.				
Master Promissory Note		What you need				
Complete MPN		Please complete an MPN for the following student(s):				
Print MPN		The following student(s) have a completed MPN:				
Counseling						
Complete Entrance Counseling						
View Previously Completed Counseling						



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Completed

Denied

Home Learn More Tools and Resources Managing Repayment FAQs Contact Us Logout

My Profile

I want to:
--Select--

- My Loan Documents
 - Disclosure Statements
 - Completed MPNs
 - Completed PLUS Loan Requests
 - PLUS Correspondence
 - Completed Endorser Addenda
- PLUS Loan Process
 - Request PLUS Loan**
 - Appeal Credit Decision
 - Endorse PLUS Loan
 - Print Endorser Addendum
- Master Promissory Note
 - Complete MPN
 - Print MPN
- Counseling
 - Complete Entrance Counseling
 - View Previously Completed Counseling

We are sorry to inform you that based on the results of your credit check, we are unable to approve your application for a Direct PLUS Loan. However, you may still receive a Direct PLUS Loan if you obtain an endorser, or if you document to the satisfaction of the U.S. Department of Education that there are extenuating circumstances related to your adverse credit history.

Indicate how you want to proceed by checking the appropriate box below. Your response will be reported to the school(s) that you listed.

► [View Credit Check Details](#)

How would you like to proceed?

☐ I want to obtain an endorser. [Learn More](#)

☐ I want to provide documentation of extenuating circumstances. [Learn More](#)

☐ I do not want to pursue a Direct PLUS loan at this time. [Learn More](#)

☐ Undecided. [Learn More](#)

←

They can select what option they would like to do, then click on SUBMIT.



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Retrieve completed PLUS Applications

Home | Learn More | Tools and Resources | Managing Repayment | FAQs | Contact Us | **Logout**

My Profile

I want to: --Select--

- My Loan Documents
 - Disclosure Statements
 - Completed MPNs
 - PLUS Loan Applications**
 - Completed Endorser Addenda
- PLUS Loan Process
 - Request PLUS Loan
 - Appeal Credit Decision
 - Endorse PLUS Loan
 - Print Endorser Addendum
- Master Promissory Note
 - Complete MPN
 - Print MPN
- Counseling
 - Complete Entrance Counseling
 - View Previously Completed Counseling

PLUS Loan Applications

Full Name: Social Security Number: XXX-XX-

Incomplete Application(s)

No records found.

Complete Application(s)

2011 ▾

Loan Ref. No.	Loan Type	Application Date	School Name	Student	
198	G	Tue Apr 27 00:26:06 EDT 2010			View

Click view



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Confirmation of previous application

Home	Learn More	Tools and Resources	Managing Repayment	FAQs	Contact Us	Logout
------	------------	---------------------	--------------------	------	------------	--------

My Profile

I want to:
--Select--

Full Name: Social Security Number: **xxx-xx-**

* Required field

Personal Information

Citizenship: **U.S. Citizen**

Permanent Address: City: State: Zip: Country:

US

Driver License Number: Driver License State:

Day Phone: Evening Phone: : ...

Email:

School and Loan Information

School Name:

OLID: School Address:

Max Loan Amount:



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