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## How to...

Apply for a PLUS Loan

# How to Apply for a PLUS Loan

- In order to borrow a Federal Direct PLUS, parent borrowers must first complete an application and have their credit history reviewed by the U.S. Department of Education.
- This process is completed at [www.StudentLoans.gov](http://www.StudentLoans.gov).
- Click the “Sign In” link beneath “Manage My Direct Loan”.
- At the next screen, parents will sign in using the Federal Student Aid PIN used to sign your child’s FAFSA.

The screenshot shows the homepage of StudentLoans.gov. At the top, there is a navigation bar with links for Home, Learn More, Tools and Resources, Managing Repayment, FAQs, and Contact Us. The main content area features a "Manage My Direct Loan" box with a "Sign In" button highlighted by a red arrow. Below this box is a "Learn More" section, a "Tools and Resources" section, and a "Managing Repayment" section. A red box with the text "Click here to sign in" is overlaid on the "Sign In" button. The right side of the page includes a photo of three students and a sidebar with information about the site's purpose and links to various government websites.

# How to Apply for a PLUS Loan

- After signing in, the website will next bring you to a screen displaying your personal information.
- After reviewing your personal information, click on “Start PLUS Application Process”.
- The site will next give information about PLUS Loans and the application process.
- After reviewing the information, select “Parent PLUS” at the bottom of the screen.

Click here to begin

The screenshot shows the 'Request PLUS Loan' page on StudentLoans.gov. At the top, there's a sidebar with 'My Profile' and a dropdown menu. Below that is a 'Personal Information' section with fields for Full Name, Social Security Number, Date of Birth, E-mail, and a checkbox for receiving correspondence electronically. The main content area has a heading 'Before you begin, please verify that your personal information is up to date and select your preference for future correspondence.' It includes a list of actions like 'Complete Entrance Counseling', 'Start PLUS Application Process', and 'Complete Master Promissory Note'. A red arrow points to the 'Parent PLUS' option in the 'Select the loan type' section at the bottom.

Choose "Parent PLUS"

# Step 1: Personal Information

- Once you choose the appropriate loan type, you will be brought to the four step application process.
- The first step, titled “Personal Information”, will be to give your personal information.
- Some of this information will already be completed for you based on the PIN used when signing in.
- Once all necessary fields have been properly completed, click “Continue” at the bottom of the page.

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

**Personal Information**

Full Name: \_\_\_\_\_ Social Security Number: \_\_\_\_\_  
\* Required field

Citizenship: [Why do we ask?](#)  
 U.S. Citizen  
 Perm resident/Other eligible non-U.S. citizen  
 Citizenship: None of the above

Driver License Number: \_\_\_\_\_

Driver License State: [-Select-](#)

Permanent Address (line 1): \* \_\_\_\_\_

Permanent Address (line 2): \_\_\_\_\_

City: \* \_\_\_\_\_ State: \* [-Select-](#) Zip: \_\_\_\_\_

Country: [-Select-](#)

Is your mailing address different than your street address?  Yes  No [Why do we ask?](#)

Day Phone: \_\_\_\_\_

Evening Phone: \* \_\_\_\_\_

Email: \_\_\_\_\_ [Why do we ask?](#)

Employer Name: \_\_\_\_\_ [Why do we ask?](#)

Employer Address (line 1): \_\_\_\_\_

Employer Address (line 2): \_\_\_\_\_

City: \_\_\_\_\_

State: [-Please Select-](#) Zip: \_\_\_\_\_

Country: [-Please Select-](#)

I do not have an employer

[Cancel](#) [Save and Exit](#) [Continue](#)

## Step 2: Student & Loan Info

- The second step is titled “Student & Loan Info”. At the top of the screen, be sure to select the appropriate award year.
- Parent borrowers will have to give the personal information of the student who will be using the loan funds.
- Next, choose the school which the student will be attending. In order to choose St. John’s, select “NEW YORK” as the School State and “SAINT JOHN’S UNIVERSITY” as the School Name.
- You will also have to specify the amount you wish to borrow for the entire award year. You may also choose to borrow the maximum amount for which you are eligible. This amount is determined by St. John’s and is indicated in your Financial Aid award letter.

This address will confirm you have chosen St. John's.

DLID:G02823 School Address: 8000 UTOPIA PARKWAY JAMAICA, NY 114391343

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 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.

Loan Amount Requested:

(may not exceed the school's cost of attendance, minus other financial assistance that I or the student receive)

Add Another School

Add Another Student

Cancel Save and Exit Continue



## Step 3: Review Application

- The third step of the process, titled “Review Application”, is to verify the accuracy of all the information that is listed on the application.
- After carefully reviewing the application and making any necessary changes, click “Continue”.

Click here to make changes.

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

Full Name: Social Security Number:  
Review all information provided and verify that it is correct prior to submitting the loan application.  
Award Year: 2011

**IMPORTANT NOTICES**

**Personal Information**

Citizenship:  
Permanent Address: City: State: Zip: Country:  
Driver License Number: Driver License State:  
Day Phone: Evening Phone:  
Email:  
Employer Name:  
Employer Address: City: State: Zip: Country:

**School and Loan Information**

School Name: SAINT JOHN'S UNIVERSITY  
DLID: G02823 School Address: JAMAICA, NY 114391343  
Max Loan Amount: You would like to request up to the school's cost of attendance

Cancel Save and Exit Continue

## Step 4: Credit Check & Submit

- The fourth and final step of the application process is titled “Credit Check & Submit”.
- You must check the box to allow the U.S. Department of Education to review your credit history in order to submit the application.
- Once you have read the statement and checked the box, click “Continue”.

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

Full Name: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

~~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.~~

**Check this box then continue.**

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.

## Approved Borrowers

- Once you submit the application, you will be notified immediately of the result. All schools that were listed on the application will also be notified of the result.
- If approved, you will be directed to complete a Direct Loan Master Promissory Note if you have not done so previously.

## What can the borrower do if PLUS loan is not approved?

- If not approved, you may choose not to pursue a Federal Direct PLUS Loan. In that case, the student may be eligible for additional unsubsidized Stafford Loan funds based on the result of the application.
- If not approved, you may elect to provide documentation of extenuating circumstances and appeal the decision. In this case, you must provide contact information and a representative of the Department of Education will contact the borrower with further instructions.
- If not approved, you can choose to obtain an endorser with a more favorable credit history to act as a co-signer. The endorser must complete a process, similar to the original application, either online or through the mail. The online process requires that the endorser have a Federal Student Aid PIN.

## Borrow Responsibly

- While completing this process, you should remember that this loan will accrue interest and must be repaid in full. Borrow only what is really needed.
- When repayment of your loan begins, you will be able to choose from several different repayment plans. For details about these plans including a calculation of what your regular payment amount will be and how many payments you will have to make, please visit <http://studentaid.ed.gov> and click on "Repaying Your Loans".