Online Loan Process Instructions

STUDENTS

- Complete Loan Entrance Counseling
  1. Go to www.studentloans.gov
  2. Log in with your FSA ID
  3. Verify Personal Information for accuracy
  4. Select Complete Loan Counseling
  5. Click START in the Entrance Counseling box
  6. Select School State and Name from drop down menu
  7. Click “Notify This School” when correct school displays
  8. Select appropriate Student Type

- Complete Master Promissory Note
  1. Go to www.studentloans.gov
  2. Log in with your FSA ID
  3. Verify Personal Information for accuracy
  4. Select Complete Loan Agreement
  5. Select Which Type of MPN to complete (Subsidized/Unsubsidized/Graduate PLUS)
  6. Enter Personal Information and References
  7. Review Terms and Conditions
  8. Review and Sign

PARENTS

- Request a Direct PLUS Loan*
  Note: The parent that will be borrowing the PLUS Loan must sign in. Please do not sign in as the student.
  1. Go to www.studentloans.gov
  2. Log in with your personal FSA ID.
  3. Don’t have a FSA ID? Select the option to create one.
  4. Select Apply for a Direct PLUS Loan
  5. for the Direct PLUS Application for Parents
  6. Enter Student and Borrower Information
  7. Review and submit your request

- Complete Master Promissory Note
  1. Go to www.studentloans.gov
  2. Log in with your personal FSA ID
  3. Verify Personal Information for accuracy
  4. Select Complete Loan Agreement
  5. Select PLUS MPN for Parents
  6. Enter Personal and Student Information
  7. Enter Personal References
  8. Review Terms and Conditions
  9. Review and Sign

ENDORCERS & PARENTS UNDER CREDIT REVIEW

- Endorse a Direct PLUS Loan*
  1. Go to www.studentloans.gov
  2. The person that will be endorsing the PLUS Loan must sign in. Please do not sign in as the student or parent borrower.
  3. Click on Sign In (must have FSA ID).
  4. Don’t have a FSA ID? Select the option to create one.
  5. Select Complete an Endorser Addendum.
  6. Enter the borrower’s last name and the Endorser Code or Award ID Number.
  7. Click Start to complete the addendum.

- Complete PLUS Counseling*
  1. Go to www.studentloans.gov
  2. Log in with your FSA ID.
  3. Verify Personal Information for accuracy.
  4. Select Complete PLUS Credit Counseling.
  5. Click Start to complete PLUS Credit Counseling
  6. Click START for the appropriate Borrower Type (Parent of and eligible dependent undergraduate student(s) or Graduate/Professional student).
  7. Click Continue to complete the counseling session.

*For more information on how to endorse a PLUS Loan or your application, contact Direct Loan Applicant Services at 1-800-557-7394.