

Walkthrough guide of PLUS Loan Application

-LOGIN

The screenshot displays the StudentLoans.gov website interface. At the top left is the Department of Education logo and the slogan "START HERE GO FURTHER FEDERAL STUDENT AID". The top right features the "StudentLoans.gov" logo. A navigation bar includes links for Home, Learn More, Tools and Resources, Managing Repayment, FAQs, and Contact Us. The main content area is titled "Sign In" and contains a login form with fields for Social Security Number, First Two (2) Characters of Last Name (containing "mi"), Date of Birth (mm/dd/yyyy), and PIN. A "Sign In" button is highlighted with a red box and a red arrow. To the right of the form is a text block explaining the purpose of the Federal Student Aid PIN. Below the login form are three columns of links: "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), and "Managing Repayment" (Repaying Your Loans, Repayment Plans & Calculators (including Income Based Repayment Plan), Trouble Making Payments?, Loan Discharge, Public Service Loan Forgiveness, Teacher Loan Forgiveness).

START HERE GO FURTHER FEDERAL STUDENT AID

StudentLoans.gov

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

Sign In

Social Security Number [.....]

First Two (2) Characters of Last Name: mi

Date of Birth (mm/dd/yyyy): [.....]

PIN: [.....]

Sign In

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

Your Federal Student Aid PIN can be used each year to electronically apply for federal student aid and to access your Federal Student Aid records online. If you receive a PIN you agree not to share it with anyone. Your PIN serves as your electronic signature and provides access to your personal records, so you should never give your PIN to anyone. Be sure to keep your PIN in a safe place. If you think your PIN has been compromised, you should change it via the Federal Student Aid PIN Web site [Change My PIN](#).

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](#)

-Click on Start PLUS Application Process

Home	Learn More	Tools and Resources	Managing Repayment	FAQs	Contact Us	
MIKE N MILLER My Profile						Logout
I want to: --Select--		Welcome to StudentLoans.gov				
My Loan Documents Disclosure Statements Completed MPNs PLUS Loan Applications Completed Endorser Addenda		<p>Before you begin, please verify that your personal information is up to date and select your preference for future correspondence.</p> <p>The personal information displayed is based on the information returned from the Federal Student Aid PIN Web site. If any of the information is incorrect, you must correct it at the Federal Student Aid PIN Web site.</p> <p>If you have confirmed your information, what do you want to do?</p> <ul style="list-style-type: none">Complete Entrance CounselingStart PLUS Application ProcessComplete Master Promissory NoteEndorse a PLUS LoanI am not sure (we will ask you a series of questions to direct you)				
PLUS Loan Process Request PLUS Loan Appeal Credit Decision Endorse PLUS Loan Print Endorser Addendum		<div>Personal Information Full Name: MIKE N MILLER Social Security Number: xxx-xx- Date of Birth: 11/13/19: E-mail: DRUMMERGOD05@A(Confirm E-mail: DRUMMERGOD05@A(<input checked="" type="checkbox"/> <i>I would like to receive my correspondence electronically.</i> Learn more <input type="button" value="Update"/></div>				
Master Promissory Note Complete MPN Print MPN						
Counseling Complete Entrance Counseling View Previously Completed Counseling						

**-Click on the type of PLUS
loan**

Home	Learn More	Tools and Resources	Managing Repayment	FAQs	Contact Us	Logout
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I want to: My Profile
-Select-

My Loan Documents Disclosure Statements Completed MPNs PLUS Loan Applications Completed Endorser Addenda	Request PLUS Loan	OMB No. 1845-0103 Form Approved Exp. Date 04/30/2013
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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 administration 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 degree students may borrow under the PLUS Loan program up to their school's cost of attendance minus other financial assistance. Other financial assistance includes Direct Subsidized Loans, Direct Unsubsidized loan, scholarships and grants.

What You Need

OR

Select the loan type.

- Graduate PLUS**
(PLUS loan available to graduate/professional students)
- Parent PLUS**
(PLUS loan available to parent of dependent undergraduate students)



-STEP 1

Step 1

Step 1: Personal Information

<ul style="list-style-type: none">My Loan Documents<ul style="list-style-type: none">Disclosure StatementsCompleted MPNsPLUS Loan ApplicationsCompleted Endorser AddendaPLUS Loan Process<ul style="list-style-type: none">Request PLUS LoanAppeal Credit DecisionEndorse PLUS LoanPrint Endorser AddendumMaster Promissory Note<ul style="list-style-type: none">Complete MPNPrint MPNCounseling<ul style="list-style-type: none">Complete Entrance CounselingView Previously Completed Counseling	<div style="border: 1px solid #ccc; padding: 5px;"><div style="background-color: #f0f0f0; border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;">1 Personal Information 2 Student & Loan Info 3 Review Application 4 Credit Check & Submit</div><p>Full Name: _____ Social Security Number: xxx-xx-_____</p><p>* Required field</p><div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"><h3 style="margin: 0;">Personal Information</h3><p>Citizenship: Why do we ask?</p><p><input checked="" type="radio"/> U.S. Citizen</p><p><input type="radio"/> Perm resident/Other eligible non-U.S. citizen</p><p><input type="radio"/> Citizenship: None of the above</p><hr/><p>Driver License Number: <input type="text" value="0000 1234"/></p><p>Driver License State: <input type="text" value="NEW YORK"/></p><hr/><p>Permanent Address (line 1): * <input type="text"/></p><p>Permanent Address (line 2): <input type="text"/></p><p>City: * <input type="text"/> State: * <input type="text" value="NEW YORK"/> Zip: <input type="text"/> Country: <input type="text" value="UNITED STATES"/></p><p>Is your mailing address different than your street address? <input type="radio"/> Yes <input checked="" type="radio"/> No Why do we ask?</p><hr/><p>Day Phone: <input type="text"/></p><p>Evening Phone: * <input type="text"/></p><p>Email: <input type="text"/> Why do we ask?</p><hr/><p>Employer Name: <input type="text"/> Why do we ask?</p><p>Employer Address (line 1): <input type="text"/></p><p>Employer Address (line 2): <input type="text"/></p><p>City: <input type="text"/> State: <input type="text" value="--Please Select--"/></p><p>Zip: <input type="text"/> Country: <input type="text" value="UNITED STATES"/></p><p><input type="checkbox"/> I do not have an employer</p></div><div style="text-align: center; margin-top: 10px;"><input type="button" value="Cancel"/> <input type="button" value="Save and Exit"/> <input type="button" value="Continue"/></div></div>
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They can click on Save and Exit to return later and complete the incomplete application by clicking on PLUS Loan Applications on the left column menu.

Step 2 Student and loan Info

(PARENT PLUS ONLY WITH STUDENT INFO SECTION)

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

Full Name: _____ Social Security Number: **XXX-XX-** _____

* Required field **Fill in students information.** Award Year: --Select-- **Select the award year.**

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

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 schools financial aid office

U.S. Schools/U.S. Territory Schools

Non U.S. Schools

School Name:*

-- Please Select --

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.**

CHOOSE LOAN AMOUNT

- 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)

[Deferment option only on Parent Plus](#)

Step 2 (If you are a graduate student)

Grad Plus application will NOT show a student section

Full Name: **MIKE N MILLER** Social Security Number: **XXX-XX-XXXX**

* Required field

Award Year: ←

School and Loan Information

You may specify up to three schools **SELECT AWARD YEAR**

If your school is not listed, you may need to apply directly with your

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. **CHOOSE LOAN AMOUNT**

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)

Credit balance option is not applicable to Grad PLUS.

Step 3 Review Application

Home	Learn More	Tools and Resources	Managing Repayment	FAQs	Contact Us	Logout
My Profile						
I want to: --Select--						
Request PLUS Loan (Step 3) - Review Application (Federal Direct PLUS Request for Supplemental Information)						
Personal Information > Student & Loan Info > 3 Review Application > 4 Credit Check & Submit						
Full Name: Social Security Number: XXX-XX-XXXX						
Review all information provided and verify that it is correct prior to submitting the loan application.						
Award Year: 2011						
IMPORTANT NOTICES						
Personal Information Edit						
Citizenship: U.S. Citizen						
Permanent Address: City: State: NY Zip: 14092 Country: US						
Driver License Number: Driver License State: NY						
Day Phone: Evening Phone:						
Email:						
Employer Name:						
Employer Address: City: State: Zip: Country:						
School and Loan Information Edit						
School Name: SUNY COLLEGE AT BUFFALO						
DLID: G02842 School Address: BUFFALO, NY 142221095						
Max Loan Amount: You would like to request up to the school's cost of attendance						
<input type="button" value="Cancel"/> <input type="button" value="Save and Exit"/> <input type="button" value="Continue"/> 						

-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)					
My Loan Documents Disclosure Statements Completed MPNs PLUS Loan Applications Completed Endorser Addenda	<div style="display: flex; justify-content: space-between;">✓ Personal Information✓ Student & Loan Info✓ Review Application4 Credit Check & Submit</div> <p>Full Name: _____ Social Security Number: xxx-xx- _____</p> <p><input checked="" type="checkbox"/> 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.</p> <p>Your PLUS application cannot be submitted without a credit check.</p> <p>Your credit check results will be sent as part of the application to the schools you have selected.</p> <div style="text-align: center;"><input type="button" value="Cancel"/> <input type="button" value="Continue"/></div>					
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						

-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	Full Name: _____ Social Security Number: xxx-xx- _____					
Disclosure Statements						
Completed MPNs						
PLUS Loan Applications						
Completed Endorser Addenda						
PLUS Loan Process						
Request PLUS Loan	Congratulations your application for a Direct PLUS award has been approved.					
Appeal Credit Decision	Your application has been forwarded to the schools you selected.					
Endorse PLUS Loan	The next step in this process is to complete a Master Promissory Note (MPN). You may either complete the MPN(s) now, or come back at a later time. Loans cannot be disbursed without an accepted Master Promissory Note on file.					
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	▶					
Counseling	The following student(s) have a completed MPN:					
Complete Entrance Counseling						
View Previously Completed Counseling						

Retrieve completed PLUS Applications

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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	SUNY COLLEGE AT BUFFALO		View

Click view

Confirmation of previous application

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

Full Name: Social Security Number: **XXX-XX-**
* Required field

Personal Information

Citizenship: **U.S. Citizen**

Permanent Address: City: State: **NY** Zip: **14092** Country: **US**

Driver License Number: Driver License State: **NY**

Day Phone: Evening Phone: : - - - -

Email:

School and Loan Information

School Name: **SUNY COLLEGE AT BUFFALO**

DLID: **G02842** School Address: **BUFFALO, NY 142221095**

Max Loan Amount: **You would like to request up to the school's cost of attendance**