



1. To apply for the Parent PLUS loan go to <https://studentaid.gov/> and hover over the “Apply for Aid” tab and select “Apply for a Parent PLUS loan.”

The screenshot shows the Federal Student Aid website interface. At the top, there are navigation tabs: UNDERSTAND AID, APPLY FOR AID (circled in red), COMPLETE AID PROCESS, and MANAGE LOANS. Below the tabs, there is a list of options under the 'APPLY FOR AID' dropdown, with 'Apply for a Parent PLUS Loan' circled in red. Other options include 'Apply for a PLUS Loan', 'Apply for a Grad PLUS Loan', 'Endorse a PLUS Loan', 'Appeal a Credit Decision', and 'Complete PLUS Credit Counseling'. At the bottom of the page, there is a 'Log In' button and a 'Create Account' button.

If you do not have an FSA ID, please skip to page 4 for instructions on how to create one.

- a. Scroll to the bottom of the page to login using your FSA ID and start your application.

The screenshot shows the 'Apply for a PLUS Loan' section of the Federal Student Aid website. The 'LOG IN TO START' button is circled in red. Below the button, there are links for 'Start Demo' and 'Preview a read-only version of the Parent Direct PLUS Loan Application'. To the right, there is a section titled 'Who should complete this?' with a bullet point: 'Eligible parents' of eligible dependent undergraduate students. Below that, there is a section titled 'How long will it take?' with a clock icon and text: 'The entire Direct PLUS Loan Application process must be completed in a single session. It takes approximately 20 minutes to complete the application.' At the bottom, there is a section titled 'What do I need?' with a list of requirements: 'Verified FSA ID', 'School Name', 'Student Information', 'Personal Information', and 'Employer's Information'.

- b. Complete Loan Information, Borrower Information, Review, and Credit Check & Submit
 - i. For School & Loan Info: We are listed as KING’S COLLEGE (THE).

***Please specify the amount you would like to borrow for the entire year.**

SIGN THE eMPN

3. After completing the PLUS loan request you will need to complete a Master Promissory Note (MPN).
 - a. Hover over the “Complete Aid Process” tab at the top of the webpage and click “Parent PLUS MPN”

MASTER PROMISSORY NOTE (MPN)

PLUS MPN for Parents

What is a PLUS MPN for Parents?

The PLUS Master Promissory Note (MPN) is a legal document in which you promise to repay your federal student loan(s) and any accrued interest and fees to your lender or loan holder. There is one MPN for Direct Subsidized/Unsubsidized Loans and a different MPN for Direct PLUS Loans. Most schools are authorized to make multiple federal student loans under one MPN for up to 10 years.

Complete a Master Promissory Note

START

[Preview a read-only version of the PLUS MPN for Parents](#)

OMB No. 1845-0068 • Form Approved

Who should complete this?

- Eligible parents of eligible dependent undergraduate students requesting a PLUS loan

How long will it take?



The entire MPN process must be completed in a single session. Most people complete the MPN in less than 30 minutes.

What do I need?

- [Personal Information](#)

b. Complete Information, References, Review and Edit, and Sign & Submit.

1 Information 2 References 3 Review and Edit 4 Sign & Submit

Borrower Information

Citizenship Status [More Information](#)

U.S. Citizen or National
 Permanent Resident/Other Eligible Non-Citizen
 Neither of the above

Driver's License State:

Driver's License Number:

Permanent Address [More Information](#)

Address (line 1): **State:**

***Your eMPN is complete when you receive the following message, "Thank you for completing your MPN." It is not necessary to submit a copy of your MPN to Student Financial Services.**

Creating and Using the FSA ID

What's an FSA ID?

The FSA ID is a username and password you use to log in to U.S. Department of Education (ED) online systems. The FSA ID is your legal signature and shouldn't be created or used by anyone other than you—not even your parent, your child, a school official, or a loan company representative. You'll use your FSA ID every year you fill out a *Free Application for Federal Student Aid* (FAFSA®) form and for the lifetime of your federal student loans.

How do I get an FSA ID?

Visit StudentAid.gov/fsa-id/create-account to create an FSA ID. You'll need your Social Security number, full name, and date of birth. You'll also need to create a memorable username and password, and complete challenge questions and answers so you can retrieve your account information if you forget it.

You'll be required to provide either your email address or your mobile phone number when you make your FSA ID. Providing a mobile phone number and/or email address that you have access to will make it easier to log in to ED online systems and allow additional account recovery options.

Important: A Social Security number, email address, and mobile phone number can only be associated with one FSA ID. If you share an email address with someone else, then only one of you will be able to use that email address to create an FSA ID.

FSA ID Tips

- If you need to provide information about your parents on the FAFSA® form, one of your parents will need an FSA ID to sign the form. Your parent can create an FSA ID and then sign the FAFSA form electronically using that FSA ID. Not sure whether you'll need to put your parents' information on the FAFSA form? Check out StudentAid.gov/dependency.
Remember: You should create your own FSA ID, and your parent should create his or her own FSA ID. Also, make sure to use the correct FSA ID when signing the FAFSA form electronically.
- When you first create your FSA ID, the use of your FSA ID will be restricted to completing, signing, and submitting an original (first-time) FAFSA form. You'll have to wait one to three days for your information to be confirmed by the Social Security Administration (SSA) before you can use your FSA ID for other actions, such as submitting a FAFSA Renewal or signing a *Master Promissory Note*. If you provided an email address, then you'll receive an email letting you know that your information was successfully matched with the SSA and you can begin using your FSA ID.
- If you forget your FSA ID username or password, look for the “Forgot My Username” and “Forgot My Password,” links on log-in pages. These links will direct you to web pages where you can request a secure code to be texted to your verified mobile phone number or emailed to your verified email address. The secure code will allow you to retrieve your username or reset your password. You can also retrieve your username or reset your password by successfully answering your challenge questions. **Remember:** If you verified your email address or mobile phone number during account creation, you can enter your email address or mobile phone number instead of your username to log in.

Learn more about how you can use your FSA ID at StudentAid.gov/help-center/answers/article/how-can-i-use-my-fsa-id-username-and-password. Find this fact sheet at StudentAid.gov/resources#fsaid.