La Roche COLLEGE

DIRECT PARENT PLUS LOAN APPLICATION INSTRUCTIONS

To complete your electronic PLUS application, please click the green "Sign In" button from the home page at www.studentloans.gov, which is located at the top left under "Manage My Direct Loan". Every parent borrower must have their own unique FSA ID, and sign in using their own information. The parent must sign in using their social security number, first two characters of their last name, their date of birth, and FSA ID that was issued to the parent.

To begin, select "Start PLUS Application Process" and click on "Parent PLUS". Please be aware that once the electronic PLUS application has been submitted, and you realize there is a mistake, you cannot log back on to make corrections, delete, or cancel it. However, you may save the application and log in at a later time to continue working on it. If at any time while completing the PLUS application you receive a red circle with the letter "x" in the center, this indicates an error. Placing your cursor over the red circle will display the specific details of the error message. Please note that if you completed the application in error, you will need to contact the Financial Aid Office (412-536-1125) to inform us that you do not want to proceed with receiving the PLUS loan.

Steps: *All fields with a red asterisk placed next to it indicate a required field that you may not leave blank.*

1. Choose citizenship status – Note: If you are not a U.S. citizen, you are not eligible to apply for the parent plus loan.
2. Enter your permanent address.
3. If applicable, enter: Driver's License Number, phone number, email, employer information.
4. Click "Save and Exit" or "Continue to next step".
5. Pull down "Award Year" tab and select the appropriate school year.
6. Enter student information.
7. If there will be a credit balance, please select where you would like the credit balance to go, to the student or back to you.
8. Choose if you would like to borrow the maximum Direct Plus loan amount or if you would like to specify an amount.
9. Click "Save and Exit" or "Continue to next step".
10. Review all information.
11. Click "Save and Exit" or "Continue to next step".
12. The Parent Plus loan requires a credit check. Please check the box that states you authorize the credit check and select continue.

Success!!

If the PLUS loan is approved, the parent will also need to sign a Master Promissory Note (MPN) also on this website. This MPN is good for 10 years. The credit check is only good for 180 days. Therefore, the parent must apply for the PLUS loan EVERY year. If it is again approved, there is no need to sign another MPN.

If the PLUS loan is denied, the parent will be given the following options:
1. Not pursue a PLUS loan at this time and student will be eligible for additional unsubsidized loans.
2. Obtain an endorser.
3. Appeal the credit decision.

Regardless of your decision, after applying for the PLUS loan, electronic confirmation will be sent to us within 24 hours. We will adjust your account accordingly.