

Completing the Parent PLUS Loan Application and Master Promissory Note

You will need your Federal (FAFSA) Log-in information and two (2) references with addresses and phone numbers. In addition, you will need your student's personal information including, Social Security number and date of birth.

www.studentaid.gov

The screenshot shows the Federal Student Aid website interface. At the top, there is a navigation bar with the following items: "Federal Student Aid" logo, "UNDERSTAND AID", "APPLY FOR AID", "COMPLETE AID PROCESS", "MANAGE LOANS", "Log In | Create Account", and a search icon. Below the navigation bar is a large dark blue banner with the headline "You Are America's Smartest Investment" and a sub-headline: "The U.S. Department of Education's office of Federal Student Aid provides approximately \$112 billion in financial aid to help pay for college or career school each year." To the right of the banner are "Log In" and "Create Account" buttons. Below the banner is a row of four categories: "Considering School", "In School", "Parent", and "In Repayment". The "Parent" category is highlighted with a yellow arrow pointing to it. Below this row is a light blue section with the text "We'll share useful info and walk you through the PLUS loan process." and "We have resources for parents looking to save for college". To the right of this text is a "POPULAR TOPICS" section with two items: "Apply for a Parent PLUS Loan" and "Complete a Master Promissory Note (MPN) for a Parent PLUS Loan". A yellow arrow points to the first item in the "POPULAR TOPICS" section.

Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

UNDERSTAND AID ▾ APPLY FOR AID ▾ COMPLETE AID PROCESS ▾ MANAGE LOANS ▾ Log In | Create Account 🔍

You Are America's Smartest Investment

The U.S. Department of Education's office of Federal Student Aid provides approximately \$112 billion in financial aid to help pay for college or career school each year.

[Log In](#)

[Create Account](#)

Considering School
I'm thinking about going to college or a career school.

In School
I'm in the process of earning a degree or certificate.

Parent
I want to help my child pay for college.

In Repayment
I have loans I need to repay.

We'll share useful info and walk you through the PLUS loan process.

We have resources for parents looking to save for college

POPULAR TOPICS

- [Apply for a Parent PLUS Loan](#)
- [Complete a Master Promissory Note \(MPN\) for a Parent PLUS Loan](#)

Parent logs in using their FSA ID and Password

I am a Parent of an Undergraduate Student

William D. Ford Federal Direct Loan Program: Direct PLUS Loan Application

Parents can use this application to:



- request a Direct PLUS Loan;
- change the amount of a Direct PLUS Loan you previously requested;
- authorize how the school may use your Direct PLUS Loan funds to pay for educational expenses;
- designate who the school pays any credit balance to; and
- request deferment of repayment while the student is in school and for up to 6 months after.

Parent logs in with their FSA ID.

Parents: Log in with your FSA ID

[Log In To Start](#)

[View Demo](#)

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Exp. Date 11/30/2023

[Preview a read-only version](#)

The Correct Award Year is 2022-2023 for students starting Fall 2022

Select an Award Year ?

Award Year

2022 - 2023

Insert your student's information here. Note – your name (parent) should be listed in the borrow section.

**Student's
Information
goes here.**

Student Information [?](#)

First Name

Middle Initial - optional

Last Name

Social Security Number

Date of Birth

Month

Day

Year

Student's Permanent Address [?](#)

Address Line 1

Address Line 2 - optional

City

State

ZIP Code

Country

Student Contact Information

Student's Telephone Number

Request for Deferment

Request for Deferment

You may request deferment of repayment of your Direct PLUS Loan:

1. while the student is enrolled at an eligible school on at least a half-time basis; and
2. for a 6-month period beginning on the date the student ceases to be enrolled on at least a half-time basis.

During each 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 defer repayment for both deferment periods described above, unpaid interest that accrues during the deferment periods will be capitalized only once, at the end of the additional 6-month deferment period.

If you do not request deferment, your Direct PLUS Loan enters repayment on the date of the last disbursement of the loan and the first payment will be due within 60 days. Your 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.

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?

Yes No

Check "Yes" to defer payments while your student is in school. If you select "No," the first payment will be due within 60 days after the date of the last disbursement of the loan.

Do you want to defer repayment of your Direct PLUS Loan for 6 months beginning on the date the student ceases to be enrolled on at least a half-time basis?

Yes No

Check "Yes" to defer payments for an additional six months after your student graduates/separates from school. If you select, "No," the first payment will be due within 60 days after the date the student ceases to be enrolled at least half-time.

Authorization for School to Use Loan Funds to Satisfy Other Charges

Your school will use your Direct PLUS Loan to pay for student tuition and fees, and room and board (for on-campus students). You may authorize the school to use your Direct PLUS Loan to satisfy other educationally related charges incurred at the school, such as library fines, campus parking tickets, lab fees, and charges for minor damage to school property.

You aren't required to provide this authorization and you may change the authorization at any time by contacting the school.

I authorize the school to use my Direct PLUS Loan to pay for other educationally related charges incurred at the school, as described above.

Central does not participate in this program; you may skip this question.

Credit Balance Option

You may have remaining loan funds after the school uses your Direct PLUS Loan to pay for tuition and fees, room and board, and, if you provide authorization, other educationally related charges. The amount of the remaining loan funds is called a credit balance. If there is a credit balance, the school will pay it to you (the parent) directly by check or other means unless you authorize the school to pay the credit balance to the student. You (the parent) are not required to authorize the school to pay the credit balance to the student; but you are required to select either yourself or the student to receive the credit balance.

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 Parent The Student

If there are remaining funds after your student's account is paid, you may have the refund go to you (the borrower) or your student.

School Information

Select a school to notify

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

Non U.S. Schools

Choose a State

Type Response

Search School By Name


Type Response

✓ The school you selected participates in the Direct PLUS Loan application process through StudentAid.gov.

School Name
CENTRAL WASHINGTON
UNIVERSITY

School Code/Branch
G03771

School Address
400 EAST UNIVERSITY WAY
ELLENSBURG, WA 989267501

 Remove this school

You must select Central Washington University as the school to receive this PLUS application.

Loan Information

Loan Amount Requested

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 received. 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 are eligible to borrow more.

Learn About Loan Fees

Loan fees are subtracted directly from the loan before it is disbursed to you. This means you will receive a smaller amount than the total of what you actually borrowed, but you will be responsible for paying the entire amount. Learn how loan fees impact your loan amount. Use our calculator to [determine the impact of loan fees on your Requested Loan Amount.](#)

Recommended

If you select maximum – the PLUS loan will process as the amount offered or accepted. You are able to increase the loan at a later date by contacting the Financial Aid office.

How much do you want to borrow?

I want to borrow the maximum Direct PLUS Loan amount for which I am eligible, as determined by the school.



Your school will contact you to complete the loan process. You can always request a lower amount than the maximum, or return unused funds.

I would like to specify a loan amount.

I don't know the amount I want to borrow. [How do I know what to borrow? >](#)

You may specify an amount of the loan. Please note, if you want to increase the loan at a later date, you would do so through www.studentaid.gov.

If you choose this option, you must email financialaid@cwu.edu and include a monetary amount for the loan, as well as a copy of your driver's license. Please include your student's name and ID number.

Confirm your (borrower) information, edit/correct as necessary, and submit.

Direct PLUS Loan Application for Parents



Borrower:

Parent's name should be here

Security Number:

Parent's SS# should be here

Borrower's Loan Default Status

Please contact the Financial Aid Office if your student loans are in default status.



You aren't in default on any Federal Student Loans.
Based on information received from the National Student Loan Data System, you aren't in default on any federal student loans.

Relationship to Student ^①

I am a: (Select one)

Please select your relationship to the student.

- Biological Parent of the Dependent Undergraduate Student
- Legal Adoptive Parent of the Dependent Undergraduate Student
- Spouse of the Biological or Legal Adoptive Parent of the Dependent Undergraduate Student and am considered to be a parent in accordance with the instructions on the *Free Application for Federal Student Aid (FAFSA[®])* form for reporting my income and assets on the FAFSA.
- Other

Borrower's Citizenship Status ^①

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

Please select your Citizenship Status.

Verify Your Information in this section

Borrower's Permanent Address ?

Address Line 1

Address Line 2 - *optional*

City

State

ZIP Code

Country

This is my current permanent address. If permanent address information is incorrect, update as needed.

Is your mailing address different than your permanent address? ?

Yes No

Borrower's Contact Information

Email Address

Mobile Phone Number

Telephone Number

Please visit your [Account Settings](#) to update your contact information.

After you verify and submit the Borrower Information section, you are asked to review all the information you supplied; review it to ensure it is correct.

Direct PLUS Loan Application for Parents



Borrower: James I Paton

Social Security Number: ****-**-2707

Review all information provided and verify that it is correct.

The next section asks you to review important notices, read and agree to the statements below, and check the boxes.

Credit Check



If you have placed a security freeze on your credit file, you must lift or remove the freeze at each credit bureau before you continue. Your application will not be processed if you have a security freeze.

A credit check will be performed after you submit the application below. An [eligibility requirement](#) for a Direct PLUS Loan is that the borrower must not have an [adverse credit history](#), unless they meet certain requirements.

You will be notified of the result of the credit check on the next page and the credit decision from the credit check will be sent to the school that you have selected. If your credit check is declined, you may still have options to receive a Direct PLUS loan.

Important Notices

You must review the Important Notices before you can continue.

Gramm-Leach-Bliley Act Notice



Privacy Act Notice



Financial Privacy Act Notice



Paperwork Reduction Act Notice



I have read and understood the following Important Notices:

- Gramm-Leach-Bliley Act Notice
- Privacy Act Notice
- Financial Privacy Act Notice
- Paperwork Reduction Act Notice

You will receive a credit decision after you submit your PLUS loan application. If you are **approved** for the PLUS loan you will see the following message:

Confirmation

You have successfully submitted a Direct PLUS Loan request and your credit has been approved.

You will receive a confirmation email shortly. The school you selected will be notified within the next 24 hours.

Though your credit has been approved, all other [eligibility requirements](#) must be met before your loan can be awarded.

Your school will tell you what loans, if any, you are eligible to receive. If you have questions regarding your loan eligibility, the next steps in the processing of your loan, when the loan will be disbursed (paid out), or no longer wish to receive the loan, contact your school's financial aid office.





[View your completed Direct PLUS Loan applications.](#)

If you are **denied** credit for the PLUS loan, you will be asked how you would like to proceed. You have four options with a denial:

1. I want to obtain an endorser – similar to a co-signer, this individual should not have adverse credit history and agrees to repay the federal student loan if you do not.
2. I want to provide documentation of extenuating circumstances – Document to the satisfaction of the U.S. Department of Education that:
 - a. The information causing the adverse credit decision is incorrect **OR**
 - b. There are extenuating circumstances relating the adverse credit history
3. I do not want to pursue a Direct PLUS loan at this time. By selecting this option, we would cancel the PLUS loan and offer your student an additional unsubsidized loan up to \$4,000 for a freshman/sophomore students, or up to, \$5,000 for junior/senior students depending on their remaining loan eligibility. **We recommend this option if you will not be seeking an endorser or pursuing a credit appeal.**
4. Undecided – Central Washington University will take no action on the PLUS loan until we hear from the parent.

How would you like to proceed?

Indicate how you want to proceed by checking the appropriate box below and then clicking "Submit". Your response will be reported to the school that you selected when completing the Direct PLUS Loan Request (application).

- I want to obtain an endorser. [More Information](#) 
- I want to provide documentation of extenuating circumstances. [More Information](#) 
- I do not want to pursue a Direct PLUS Loan at this time. [More Information](#) 
- Undecided. [More Information](#) 

Completing the Master Promissory Note for Parent PLUS Loans

After Applying for the Parent PLUS Loan, you will need to complete a Master Promissory Note (MPN) for Parent PLUS Loans at www.studentaid.gov. Under most circumstances, this promissory note will link for loans you request for this student for up to 10 years.

You Are America's Smartest Investment

The U.S. Department of Education's office of Federal Student Aid provides approximately \$112 billion in financial aid to help pay for college or career school each year.

[Log In](#)

[Create Account](#)

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I'm thinking about going to college or a career school.

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I want to help my child pay for college.

In Repayment
I have loans I need to repay.

We'll share useful info and walk you through the PLUS loan process.

We have resources for parents looking to save for college and learn about financial aid. We also make loans to eligible...

POPULAR TOPICS

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- [Complete a Master Promissory Note \(MPN\) for a Parent PLUS Loan](#)

Parent will need to Log In using their FSA ID and Password to complete the Master Promissory Note.

I'm a Parent of an Undergraduate Student

PLUS MPN for Parents of Dependent Undergraduate Student

Use this MPN for Direct PLUS Loans available to eligible parents of eligible dependent undergraduate students.

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