

## HOW TO APPLY FOR DIRECT PLUS LOAN: PARENTS OF UNDERGRADUATES

**1)** Go to [StudentAid.gov](https://StudentAid.gov). (Note: *Do not use [studentaid.com](https://studentaid.com)*)

The screenshot shows the StudentLoans.gov website. At the top, there is a navigation bar with "Federal Student Aid" and "StudentLoans.gov" logos, "Log In" and "Español" links, and a "MENU" icon. Below the navigation bar is a banner image of students in a classroom. A white login box is overlaid on the right side of the banner, containing the text "Log in to StudentLoans.gov with your verified FSA ID" and a blue "LOG IN" button. Below the button are links for "Create an FSA ID" and "Natural Disasters". A text overlay on the left of the banner says "Find out your student loan repayment options here" with a right-pointing arrow.

Below the banner is a grid of four main navigation tabs: "Undergraduate Students", "Graduate/Professional Students", "Parent Borrowers", and "Repayment & Consolidation". Each tab has a green icon and a dropdown arrow. The "Parent Borrowers" tab is currently selected and expanded, showing a list of links: "Apply for a PLUS Loan", "Complete Loan Agreement for a PLUS Loan (MPN)", "Complete PLUS Credit Counseling", "Appeal Credit Decision", "Endorsers can Complete an Electronic Endorser Addendum", "Print Endorser Addendum", "Complete Financial Awareness Counseling", and "Use the Repayment Estimator". To the right of the "Parent Borrowers" tab is a video player titled "How To Create An FSA ID" with a play button and the text "Click to 'Create Your FSA ID Now'".

**2)** Log in with your FSA ID.

**3)** Next, click on the Parent Borrowers tab and select "Apply for a PLUS Loan".

**4)** Follow the steps to complete the application and credit check. In the School Name section, be sure to select University of Oklahoma-Norman Campus.

**5)** Credit check results will be available immediately. If your credit is approved, you will be given instructions for completing a **PLUS Loan Master Promissory Note**, if you have not already completed one. If your application is denied, you have three options: (1) not pursue the loan; (2) obtain an endorser; or (3) appeal the credit decision.

**6)** If your application is denied and you choose not to appeal or obtain an endorser, the student will be offered additional Unsubsidized Loan if eligible.