



# Parent PLUS Loan Instructions



A Parent PLUS Loan is an education loan specifically for parents (biological or adoptive only) of dependent undergraduate students only. The parent applicant does not have to be listed on the FAFSA, but additional paperwork will be requested to verify that the applicant is a parent. Once approved, the loan will take 7-10 business days to be processed by the Financial Aid Office.

# Applying for a Parent PLUS Loan

Parents must complete this application; it **cannot be completed by a student**. Be sure that you enter in all information correctly, as incorrect information could delay the processing of the application.

- Parents, log-in to **studentaid.gov** using your FSA ID (same FSA ID that was used to sign your student's FAFSA)
- Once logged in, hover your computer's cursor arrow over "**Apply for Aid**" and click "**Apply for a Parent PLUS Loan**" from the menu.
- Click "**start**"
- Select the appropriate award year from the drop-down box
  - Award year *example*: 2016-2017 = Fall 2016, Spring 2017, and Summer 2017
- Input your student's information in the section labeled "Student Information"
- Select your choice for the "Request for Deferment While Student is Enrolled in School" option – Read statement thoroughly
- Select your choice for the "Request for 6-month Post-Enrollment" option – Read statement thoroughly
- Select your choice for the "Authorization for School to Use Loan Funds to Satisfy Other Charges" option – Read statement thoroughly
- Select your choice for the "Credit Balance Option" – Read statement thoroughly
- Select the state your institution is located from the drop-down box (Georgia)
- Select your school name from the drop-down box (University of West Georgia)
- Input the amount of the loan you would like to request in the "Loan Amount Requested" box
  - If you would like to borrow the maximum, you may select "I want to borrow the maximum Direct PLUS Loan amount for which I am eligible, as determined by the school."
- Select your "Loan Period" by using the drop-down boxes, you may request this loan to cover multiple semesters
  - Fall semester: August – December
  - Spring semester: January – April
  - Summer semester: May – July
- If the application is approved, you, the parent, will receive further instructions from Federal Student Aid (FSA) via the email address included on the application. Please access your email and follow those steps immediately.

## Denial Options

If you, the parent, are denied for the PLUS Loan for credit reasons, you have the following options:

1. Student may receive an additional unsubsidized loan
  - Choose the "I do not wish to proceed" option to indicate that UWG should begin processing the additional unsubsidized loan for the student.
2. Add an endorser to the PLUS application
  - The endorser must create an FSA ID and sign in to **studentaid.gov**
  - The endorser will Select the link for "Endorse a PLUS Loan" from the top menu.
3. Appeal credit decision
  - The parent will work with the Department of Education to provide documented proof of extenuating circumstances leading to the adverse credit decision. The following website provides a list of suitable documents for appealing adverse credit situations:  
**<https://studentaid.gov/app/demoAppealCreditDecision.action>**
4. Selecting "Undecided" will result in the application processing being stopped until a different option is selected. Do Not Select "Undecided", unless you are truly undecided.