PARENT PLUS LOAN APPLICATION INSTRUCTIONS

**If your parent would like to apply for a Parent PLUS loan the steps are as follows:**

1. The student must complete the Free Application for Federal Student Aid at [www.fafsa.gov](http://www.fafsa.gov/) before being considered for a Parent PLUS Loan.

2. The parent should log on to the Direct Loan website at <https://studentloans.gov/myDirectLoan/index.action>. **Please note the application process for the 2015-2016 academic year will not be available until June 01, 2015.**  The parent should log in (not the student) using their own FSA ID and password.

3. Click on the link “Request a PLUS loan” then “Parent PLUS” and follow the instructions. The Department of Education will initiate a credit check which is valid for 180 days. The results will be electronically sent to UMW.

4. Complete the eMPN after you have completed the request by clicking the “Complete Master Promissory Note” link and then select Parent Plus. The eMPN record will be sent electronically to the University and the student account updated within two weeks of the parent competing it.

5. Read the PLUS Loan Information and Privacy Act Disclosure Statement located at [http://adminfinance.umw.edu/financialaid/files/2011/09/IMPORTANT\_INFORMATI ON\_ABOUT\_YOUR\_PLUS\_LOAN\_APPLICATION1.pdf](http://adminfinance.umw.edu/financialaid/files/2011/09/IMPORTANT_INFORMATION_ABOUT_YOUR_PLUS_LOAN_APPLICATION1.pdf)

6. Complete the Direct PLUS Request form and fax, email, or mail it to the University's Financial Aid Office.

**Please note that the PLUS loan cannot be disbursed or credited to a student’s bill until all steps have been completed and recorded by the Office of Financial Aid.**

University of Mary Washington

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