The Federal Direct PLUS Loan is a federal loan that **parents** of dependent undergraduate students can use to help pay their student’s educational expenses. To review additional details such as interest rates, eligibility requirements, and repayment options, please visit [studentaid.ed.gov/types/loans/plus](http://studentaid.ed.gov/types/loans/plus).

In order for our office to process a Direct PLUS Loan, you must first complete the **Free Application for Federal Student Aid (FAFSA)** at [fafsa.ed.gov](http://fafsa.ed.gov). If you are uncertain about which academic year FAFSA to complete, please contact us.

**How does my parent apply? (These instructions are for your parent)**

1. You (the parent) should “Log In” at [studentloans.gov](http://studentloans.gov) and select “Apply for a Direct PLUS Loan > Direct PLUS Loan Application for Parents.” Please use your own Federal Student Aid (FSA) ID and not your child’s FSA ID number. *(Use of another person's FSA ID constitutes fraud. Use only your own ID information.)* Please read all information carefully and complete all sections.

2. When completing the Direct PLUS Loan Application for Parents, you will be required to enter an award year. The loan period start and end dates that you will select are the months associated with academic term(s) for which you are borrowing.

3. Pay special attention to the “Loan Amount Requested” section. You will be asked to specify a loan amount. We strongly encourage you to enter an amount. The Est. Direct Parent PLUS Loan amount listed on your student’s award summary in the DePaul Campus Connect portal is the maximum amount you can request; you may borrow the maximum amount or you may specify a lesser amount.

4. The final step of the online Direct PLUS Loan Application for Parents is the credit check. You will immediately be given a credit decision upon completion of the online loan application. If you receive a negative credit decision, you will be presented with additional options (see below).
   a. **Appeal the decision** – You should consider this option if you think there is an error on your credit report.
   b. **Apply with an endorser** – If you select this option, additional information on this process will be sent to you by the Applicant Services Department.
   c. **Pursue an additional unsubsidized student loan** – We will automatically offer the student an additional Federal Direct Unsubsidized Loan ($4,000 max for freshman/sophomore level students and $5,000 max for junior/senior level students). These amounts are for a full academic year and will be prorated based if the student is does not attend all three terms in the academic year.
   d. **Undecided** – No additional loans will be processed. Please contact our office if you wish to discuss the options.

DePaul will be notified electronically within 2-3 business days once the application has been completed and we will notify the student by email if additional information is needed.

*Online PLUS Counseling is required if you appeal the decision or apply with an endorser.*