



The Federal Direct PLUS Loan is a federal loan that **parents** of dependent undergraduate students may use to help pay their student's educational expenses. Please visit studentaid.gov to see additional details regarding interest rates, eligibility requirements, and repayment options.

To process a Direct PLUS Loan, your student must first file the [FAFSA](#) (Free Application for Federal Student Aid). If you are uncertain about which academic year FAFSA to complete, please [contact us](#).

Instruction for Parents - How does my parent apply?

1. You (the parent) should "Log In" at studentaid.gov. Select "Apply for Aid > Apply for a Parent PLUS Loan." Use your Federal Student Aid (FSA) ID and not your student's FSA ID. Read all information carefully and complete all sections.
(Use of another person's FSA ID constitutes fraud. Use only your own ID information.)
2. You (the parent) are required to enter an award year. The loan period start and end dates that are selected are the months associated with academic term(s) you wish to borrow.
3. Pay special attention to the "Loan Amount Requested" as you will need to specify a loan 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 may request. You may borrow the maximum amount or specify a lesser amount.
4. The next 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*** – Consider this option if you believe there is an error on your credit report.
 - b. **Apply with an endorser*** – Select this option and 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). The amounts are prorated if a student does not attend all three terms in the academic year.
 - d. **Undecided** – No additional loans will be processed. Contact our office to discuss the options.

**Option a or b: Online PLUS Credit Counseling is required if you appeal the decision or apply with an endorser.*

5. DePaul is notified electronically once the application has been completed. This information is used to ensure you (the parent) meet all eligibility requirements for a Direct PLUS Loan. Your student will be notified by email if additional information is needed.