



# HOW TO?

Apply for a **PLUS** loan and complete the **PLUS** Master Promissory Note (MPN)

1

Only a parent/legal guardian of an undergraduate student or a graduate student can apply to become a PLUS loan borrower! Undergraduate students may not apply for a PLUS loan on their own!



2



Go to [www.studentaid.gov](http://www.studentaid.gov).

3

Grants and Loans ▾

Hover your mouse over the **Grants and Loans** link at the top of the page. **Select PLUS Loans: Graduate PLUS and Parent PLUS.** Under Borrower Type, click **"Learn More"** next to the option that applies to you — either:

- Parent applying for a Parent PLUS Loan, or
- Graduate Student applying for a Graduate PLUS Loan.

4

Log In To Start

View Demo

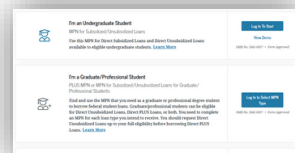
Click the **LOG IN TO START** button toward the bottom of the page to get started (if you are already logged in, you will see a **START** button instead).

5



You must complete a PLUS Master Promissory Note (MPN) as well. To do so, hover your mouse again over **"Grants and Loans"** at the top of the page and click on **"Master Promissory Note (MPN)."** Then, click **"Log In"** to get started. From there, select **"Parent PLUS MPN"** if you are a parent borrower, or **"Grad PLUS MPN"** if you are a graduate student borrower.

6



Complete each page of the application and submit when completed. Be aware that the student's information will go in the **Student Information** section, and the parent/guardian information will go in the **Borrower Information** section!

7

Select MPN Type

OMB No. 1845-0007 • Form AP

Click the **"Select MPN Type"** button next to **"Complete a Master Promissory Note"** and follow the prompts.

8

More ^

My Notifications

My Documents

My Enrollment

After you've logged in, you can view your completed PLUS applications and MPNs in your **dashboard**. Just hover over your name in the top right corner of the page, select **"More,"** and then click **"Documents."**

Turn the page for additional important Information about PLUS loans.





## TIPS AND CLARIFICATIONS

**Only a parent or legal guardian** can apply for a **Parent PLUS loan**, and must log in to studentaid.gov with their FSA ID and password (not the student's).

For Parent PLUS loans, it is the parent information that goes in the **Borrower Information** section (the parent/guardian is the borrower, not the student). The student's information will go in the **Student Information** section.

If a parent would like their Federal PLUS loan to pay for additional charges outside of tuition and fees (such as charged parking permits, Paw Prints charges, etc.), an option to authorize those charges located in the **Authorization for School To Use Loan Funds to Satisfy Other Charges** section. If left unchecked, an approved Federal PLUS loan will only apply toward the student's tuition, fees, and housing charges.

A parent borrower should also note how they would like the refund of PLUS loan money to be distributed, if there is remaining Federal PLUS loan funds after the bill is paid. Under the **Credit Balance Option** section are options to have the refund of PLUS loan funds to be paid either to "Me" (the borrower) or to the student.

Once a PLUS application has been approved by the Department of Education, the UCCS Financial Aid office will list this loan in the awards section of the student's portal within **5-7 business days**.

If a PLUS borrower does not indicate a specified loan amount they would like to borrow, or would like to increase the PLUS loan after the initial application has been submitted, **a new PLUS loan application will be required**. If a new application is submitted within 180 days of the original application, a new credit check will not be performed.

Depending on the specifics of the loan application, a borrower may be required to complete **PLUS Credit Counseling** in addition to the PLUS application and MPN. The PLUS Credit Counseling can be found by hovering you mouse over **Apply for Aid** at the top of the page, and select **Complete PLUS Credit Counseling**.

If a parent is **declined** or **deemed ineligible** to borrow PLUS loans, their student may be eligible to receive additional unsubsidized loans. Contact us for more information.

Students and families can find more information about PLUS loans on our website: [finaid.uccs.edu](https://finaid.uccs.edu).



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