



Federal Direct PLUS Loan Application Request 2020-2021 Academic Year

You may apply for a 2020-2021 Direct PLUS Loan on or after May 1, 2020.

Direct PLUS Loans are for the parents of dependent students. This is a credit-based program and requires a credit check to establish eligibility. Interest is charged during all periods, even during the time a student is in school. The repayment period for a Direct PLUS Loan begins immediately after you have received the last disbursement of the loan for that academic year, unless you request a deferment.

All new and previous parent borrowers **must** apply for a Direct PLUS Loan through the [StudentAid.gov](https://studentaid.gov) website at <https://studentaid.gov/>. To start this process, the parent applying for the loan must **Log In**, select **Manage Loans**, and choose **Apply for a Parent PLUS Loan**. If approved for the Direct PLUS Loan, your parent must complete the Parent PLUS MPN (Master Promissory Note).

To complete the PLUS Loan Application online, the parent applying for the loan must have an FSA ID. To create or edit an [FSA ID](https://fsaid.ed.gov/npas/index.htm), visit <https://fsaid.ed.gov/npas/index.htm>. If your parent created an FSA ID to complete the Free Application for Federal Student Aid (FAFSA) or to access one of the other U. S. Department of Education websites, use the same ID to request a Direct PLUS Loan.

If you have questions or need assistance completing the Direct PLUS Loan Application, please call the Financial Aid Office at 734.432.5663.

Important Information

Direct PLUS Loans will not be disbursed until the PLUS Loan Application has been completed and approved.