

# FEDERAL DIRECT PARENT “PLUS” LOAN APPLICATION PROCESS

## THE STEPS BELOW MUST BE COMPLETED ANNUALLY

### Step 1 – Parent FSA ID and Password Required

- You can create or edit your Parent FSA ID and Password at <https://fsaid.ed.gov>. If you have forgotten your Parent FSA ID or password, select the edit option and answer your challenge questions or provide your e-mail address to obtain a security code. Parents and students cannot have the same login information. If you need assistance with this process, please call 1-800-557-7394

### Step 2 – Apply for the Parent Plus Loan

- Please go to [www.studentloans.gov](http://www.studentloans.gov) and click on the “Log In” button, provide with your FSA User ID and Password
- Once logged in click “Apply for a Direct PLUS Loan” on the middle of the screen and select “Direct PLUS Loan Application for Parents”
- Enter in your personal information if it does not appear and select continue
- Enter in your student’s information; the academic period is the student’s current dates of attendance, for example August to May. Answer any additional questions and choose West Virginia Wesleyan as the school. You may at this time enter in specific loan amount you would like to borrow
- If your loan is **approved** you are **not** finished and **must** proceed to **Step 3**. If your loan is denied you have options, please see the Plus Loan Denial Options below

### Step 3 – Complete Master Promissory Note (MPN) – Only if Plus Loan is Approved

- Continue on the [www.studentloans.gov](http://www.studentloans.gov) website. If you have logged out click the “Log In” button and provide your FSA User ID & Password
- Then click “Complete Loan Agreement (Master Promissory Note)” on the middle of the screen, and then choose “PLUS MPN for Parents”. The person completing the application request and MPN **must** be the same parent
- Enter in the requested personal information and choose West Virginia Wesleyan as the school
- Enter in two (2) references that have known you three (3) years or longer. You will need to know their name, address, and phone number. Your two references **cannot** have the same address
- Read the required screens, electronically sign it, and view the MPN. You are **not** finished!
- You must then click the submit button
- You will then receive a confirmation page congratulating you on completing your MPN. You must receive this congratulations page in order for the Financial Aid Office to process the MPN
- Success! You are finished. We will receive your information in 24 hours and will then be able to make the loan actual with Student Accounts. Thank you!

### Plus Loan Denial Options

- **Denied Credit Decision** – If you receive notification that your credit decision was denied, Direct Loans will notify you of your options for a co-signer
- **Check only under Section III** – Credit Decision/Co-Signer Option if your “Parent PLUS” is denied for credit reasons and you will complete the required documents sent to you by Direct Loans to obtain a co-signer **or** if you will provide documentation to Direct Loans indicating that your adverse credit has been resolved

## CONTACT INFORMATION FOR STUDENTS & PARENTS

Direct Loan Borrowers  
(800) 848-0979

Federal Student Aid Programs  
(800) 4-FED-AID (800-433-3243)  
[www.studentaid.ed.gov](http://www.studentaid.ed.gov)

WVWC – Financial Aid Office  
59 College Avenue  
Buckhannon, WV 26201  
Phone: (304) 473-8080 or (800) 343-2374  
Fax: (304) 473-8824

Student Loan Support Center  
(800) 557-7394