Steps to complete Direct Loan Parent Plus Application

1. Visit www.studentloans.gov - Login where it says “Manage my Direct Loan” using the Department of Education assigned 4 digit PIN you used to sign the FAFSA (Parent must use their own PIN - not the student’s PIN). **If you were not the parent that signed the FAFSA and you do not already have a PIN under your own name, you can request one online at www.pin.ed.gov.

2. Choose the “Request a Plus Loan” link- select from the next screen- “Parent Plus”.

3. Complete requested demographic and loan information as requested on each screen.

4. Fill in amount to borrow or choose the max eligible option (please keep in mind there are 4% in fees deducted from the gross amount). We strongly advise you to borrow for the entire year instead of a semester at a time.

5. Authorize credit check, and continue on to electronically sign and submit the actual Master Plus Loan document. (If you have already completed the Plus MPN, then only credit check must be submitted)

6. If your credit is approved, then you will need to complete a Master Promissory Note (MPN) before your Parent Plus Loan can be finalized.
   - Select “Complete Master Promissory Note” link.
   - Select the MPN for the Parent Plus
   - Complete and sign electronically

7. If your credit is not approved, you need to indicate how you plan to proceed. You will be presented with the following options:
   - Appeal the credit decision
   - Apply with an endorser
   - Do not pursue plus loan (Select this option if you want your son/daughter to receive additional unsubsidized loan funds)
   - Undecided (This option will keep your application on hold.)

What Happens Next?

- You will be notified instantly online from the Department of Education if credit is approved or denied.
- If your credit was denied and you choose to submit with an endorser, your endorser will need the loan application number provided to you. Discuss with your endorser the amount you are requesting for the PLUS loan. If the endorser signs for less than parent requested, only the amount the endorser signs for will be approved.
- RMU will receive notice that you have completed the Plus MPN, and if your credit has been approved or denied.
- If credit is approved, and Plus MPN has been completed, your PLUS loan will appear as a projection towards your son or daughter’s tuition as soon as the school certification is accepted by the Department of Education. If you experience problems while completing the online application, please contact the C.O.D. Loan Origination Center at 1-800-557-7394.

*** Supported browsers: Microsoft Internet Explorer (versions 6 and higher), Mozilla Firefox (versions 2 and 3.6.3), Apple Safari (version 4)
To complete a Direct PLUS Loan application, you will need:

**Your Federal Student Aid PIN**
- If you do not have a Federal Student Aid PIN please visit the [PIN site](#).

**Personal Information**
- Permanent Address
- Mailing Address (if different from permanent address)
- Telephone Number
- Email Address
- Alien Registration Number (if you are an eligible non-citizen)

**Employer Information**
- Employer Name
- Employer Address

**School Name**  
ROBERT MORRIS UNIVERSITY  003359

**Student Information**
- Student first name, middle initial and last name
- Student social security number
- Student date of birth
- Student address
- Student telephone number

*If you have previously completed either a Direct Loan MPN or a Direct PLUS Loan application, some of this information may be populated for you. You should review any populated information carefully for accuracy.*