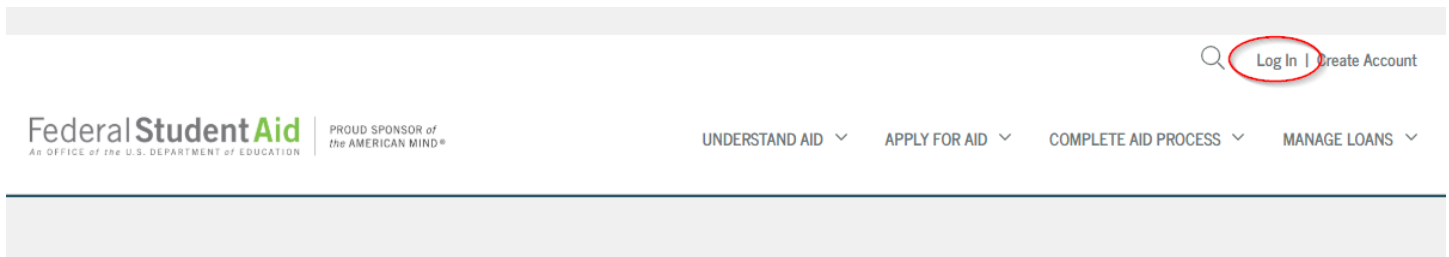


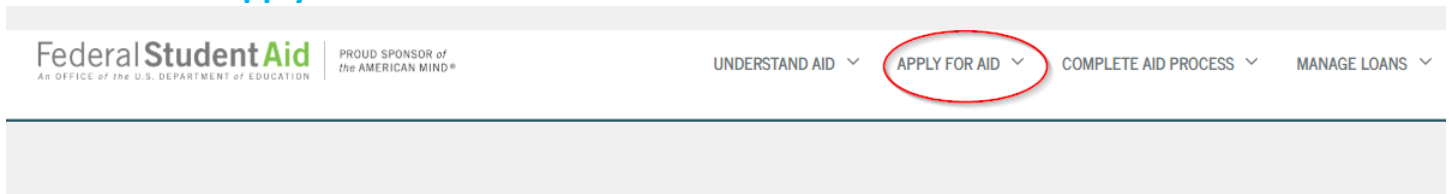
One Stop for Student Services Guide for Parent PLUS Applications

To Complete the Parent PLUS Application:

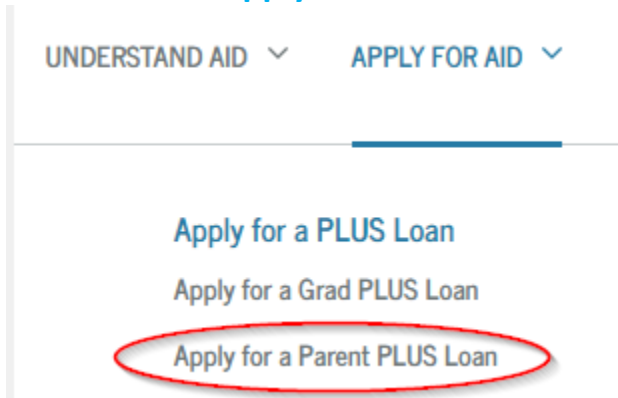
1. Parents applying for the PLUS loan **must** create their own FSA ID and use it to log in to www.studentaid.gov to apply.
 - If parent applying for the PLUS loan has not created an FSA ID, instructions to create their own FSA ID can be found at fsaid.ed.gov
2. Once the parent FSA ID is created, parent will log into www.studentaid.gov to apply by clicking on the “LOG IN” tab (see below image).



1. Select “Apply for Aid”:



2. Select “Apply for a Parent Plus Loan”:



3. Select the SECOND PLUS Loan Option Listed:

Select the type of Direct PLUS Loan Application you would like to complete

<p>Direct PLUS Loan Application for Graduate/Professional Students William D. Ford Federal Direct Loan Program Federal Direct PLUS Loan Request for Supplemental Information</p> <p>Students must be logged in using their own FSA ID. Learn More</p> <p>Preview a read-only version of the Graduate/Professional Direct PLUS Loan Application</p>	<p>START</p> <p>OMB No. 1845-0103 Form Approved Exp. Date 09/30/2020</p>
<p>Direct PLUS Loan Application for Parents William D. Ford Federal Direct Loan Program Federal Direct PLUS Loan Request for Supplemental Information</p> <p>Parents must be logged in using their own FSA ID. Learn More</p> <p>Preview a read-only version of the Parent Direct PLUS Loan Application</p>	<p>START</p> <p>OMB No. 1845-0103 Form Approved Exp. Date 09/30/2020</p>

Some schools may have a different process for obtaining the additional information needed to process your Direct PLUS Loan application. You may verify that your school participates in this process after you select a borrower type below or by contacting the school's financial aid office.

Your school will tell you what loans, if any, you are eligible to receive. If you have questions regarding your loan eligibility, the next steps in the processing of your loan, when the loan will be disbursed (paid out), or no longer wish to receive the loan, contact your school's financial aid office.

4. Enter all Student/Parent Information as Requested:

- Once you (the parent) clicks on the START button illustrated above, your name, date of birth and social security number will populate as the borrower on the electronic application.
- If the name, birthdate or social security number of the student does not match the information on record at Kent State University, the application will be voided as required by the Department of Education. A new application will need to be submitted once the records are corrected.

5. A Credit Approval or Denial is Determined at the End of the Application:

- If the application is denied, Kent State University will receive the denial decision and will award the student additional unsubsidized loan eligibility, not to exceed the Independent student loan eligibility, aggregate limits, and/or Cost of Attendance. Student will need to accept any additional awarded amount in FlashLine.
- If the application is approved, the borrower still has to meet all other Federal Eligibility requirements (ex: If the borrower is in default on loans they can still be approved for the PLUS loan, but are not eligible to receive it)

6. You will receive an email confirmation.

7. Complete the Parent PLUS Master Promissory Note (MPN) if the Credit Approved:

- The PLUS loan will not pay out toward student's account if MPN is not completed.

The image shows a navigation menu with three main items: 'UNDERSTAND AID', 'APPLY FOR AID', and 'COMPLETE AID PROCESS'. The 'COMPLETE AID PROCESS' item is circled in red. Below this menu, there are several links: 'Complete Master Promissory Note', 'Subsidized/Unsubsidized Loan MPN', 'Grad PLUS MPN', and 'Parent PLUS MPN'. The 'Parent PLUS MPN' link is also circled in red. Other links include 'Complete Entrance Counseling' and 'Get a TEACH Grant'.

- NEW for 2020-2021: All student and parent borrowers will be required to complete an Annual Student Loan Acknowledgement in addition to the MPN and Entrance Loan Counseling. This new requirement will not be available to complete until late Spring 2020. More information will be coming soon.

Updated 03/12/2020