



Federal Direct PLUS Loan Application Request 2016-2017 Academic Year

You may apply for a 2016-2017 Direct PLUS Loan on or after May 1, 2016.

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 StudentLoans.gov website at <https://studentloans.gov>. To start this process, **Log In**, select **Apply for a Direct PLUS Loan**, and choose **Complete PLUS Request for Parents**. If you are approved for the Direct PLUS Loan, you must complete the Federal Direct PLUS Loan Master Promissory Note (MPN).

To complete the PLUS Request Process online, the parent applying for the loan must have an FSA ID, which replaced the PIN in May 2015. To create or edit an FSA ID, visit <https://studentaid.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 Request Process, please call the Financial Aid Office at 734.432.5663.

Important Information

Direct PLUS Loans will not be disbursed until the PLUS Request Process has been completed.