UW-Whitewater Federal Direct Parent PLUS Loan Request Process

Helpful information before you apply:

* Students must submit the Free Application for Federal Student Aid (FAFSA) and have an accepted financial aid award package before our office will process the PLUS Loan requested by the parent.

* Parents must specify the requested loan amount by either entering an amount or selecting the maximum loan amount (listed on the award notification). Applications submitted without a requested amount may not be processed.

* The master promissory note (MPN) is not immediately available to sign online. UWW will notify you when the MPN is available.

* Parents who are denied should select the appropriate credit check option to either appeal, obtain an endorser, or not pursue the PLUS Loan (additional Unsubsidized loan request). If the “undecided” option is selected, processing will be delayed.

To apply:

1. Parent: Go to www.StudentLoans.gov - Click the “Sign In” button. Enter the parent’s (borrower’s) social security number, first 2 characters of last name, date of birth and Federal PIN number. If the parent does not have a PIN, use the www.pin.ed.gov site to request one.

2. Go to “Request a Direct PLUS Loan” and select “Parent PLUS”. Complete the application by entering the requested information. You must enter a loan amount or select the maximum loan option. Applications received without a requested loan amount may not be processed.

3. Review the information you have entered and the required certification statements before you continue. At this time a credit check will be performed, and your results will be displayed immediately.

   - **If approved**: Your PLUS Loan amount will be automatically divided equally between the fall and spring semesters unless you applied for one semester only. First-time borrowers in the PLUS Loan program will be required to sign a master promissory note (MPN) online. The master promissory note is not immediately available to sign; the parent will be notified when the MPN becomes available.

   - **If denied**, you are given the following options:
     
     o **Will Not Pursue PLUS Loan.** We will award your student additional Unsubsidized Direct Loan funds based on their eligibility.
     
     o **Obtain an endorser.** Your loan may be approved with a credit-worthy co-signer. The endorser would log in to www.studentloans.gov using their own PIN, and click ‘Endorse Direct PLUS Loan.’ The endorser will need the Loan Reference Number from the original PLUS Loan application.
     
     o **Appeal the credit decision.** Details explained on the site or contact the Department of Education Applicant Services at 1-800-557-7394 to follow up regarding Parent PLUS credit decisions. The Department of Education will review the appeals process and documentation needed.
     
     o **Undecided.** Applications with this option will not be processed until additional information is received from the parent.