

The Federal Direct Parent PLUS Loan (PLUS Loan) is a fixed interest loan that a parent may borrow to help meet their undergraduate student's educational expenses. The parent borrower must be the student's biological or adoptive parent; or be the student's stepparent that was included on the Free Application for Federal Student Aid (FAFSA).

Step 1: Review the Details

- Review the eligibility requirements, interest rates and fees, credit reviews, and other important information regarding the Federal Direct Parent PLUS Loan by visiting <https://www.wright.edu/raiderconnect/financial-aid/parent-loans#federal>.

Step 2: Start the Application Process

- Begin the application process by **visiting** <https://studentaid.gov/plus-app/parent/landing>.
- Click the **"Log In To Start"** button. **STOP!** The parent borrower must sign in using their FSA ID Username and Password. If the parent borrower does not have an FSA ID, click **"Create an Account"**.
- **Read** the information provided.
- Click the second **START** button for the **Direct PLUS Loan Application for Parents**.

Step 3: Completing the Application

Loan Information

- Select the **Award Year 2021-2022**
- Complete the **Student Information** section
- Answer the **deferment questions** and the **authorization questions**
- Select your **Credit Balance Option** (excess amount of PLUS loan funds to be refunded to the Student or Parent)
- Enter **School Information** by selecting **Wright State University** with the following information
- Complete the **Loan Information** section with your **Loan Amount Requested** and the **Loan Period**

Borrower Information

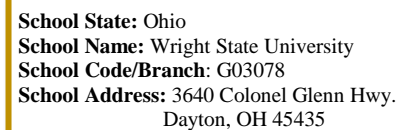
- Select your **Citizenship Status**
- Provide your **Permanent Address and/or Mailing Address**
- Provide your **Contact Information**
- Complete the **Employer's Information** section

Review

- **Review** all of the information you have provided and make corrections if needed

Credit Check & Submit

- **Read** the Credit Check statement
- **Read** each notice under **Important Notices** and confirm by checking the box
- **Read** and check each item under the **Certifications** section




School State: Ohio
School Name: Wright State University
School Code/Branch: G03078
School Address: 3640 Colonel Glenn Hwy.
Dayton, OH 45435


Step 4: Credit Check Results


- **If approved**, you'll be given instructions for completing a PLUS Loan Master Promissory Note (MPN), if you haven't already completed one.
- **If denied**, you'll be given one of the following options to proceed:
 - **Obtain an Endorser** with no adverse credit history and agrees to repay the loan if you become delinquent
 - **Appeal the decision** by providing documentation to the Department of Education that explains the adverse credit as to being incorrect or there are extenuating circumstances
 - **Do not pursue** a Direct PLUS Loan at this time and have my student be considered for additional Federal Direct Unsubsidized Stafford Loan at Wright State University
 - **Undecided:** Your student will be offered an additional Federal Direct Unsubsidized Stafford Loan. If you've decided to pursue an endorser or document extenuating circumstances, you must complete a new PLUS Loan application and select that option. Should you choose to pursue an endorser, document extenuating circumstances, or another parent is approved, the additional loan will be removed.

Step 5: Reminders and Notifications

Once the Online PLUS application is submitted, the Department of Education will send your Parent PLUS loan application electronically to Wright State University within 2-3 business days. For further questions, please contact RaiderConnect at 937-775-4000 or email raiderconnect@wright.edu.

 **Don't forget!** The parent applicant must complete the **PLUS Loan Master Promissory Note (MPN)** at <https://studentaid.gov/app/launchMpn.action?mpnType=parentPlusMpnT>.

 **Remember!** If you are credit denied and have obtained an endorser or documented extenuating circumstances with the Department of Education, you are required to complete **PLUS Credit Counseling** at <https://studentaid.gov/app/counselingInstructions.action?counselingType=plus>.

 **Have your student check their email!** Our primary method of communication with students is WSU Email.