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](https://www.wright.edu/raiderconnect/financial-aid/parent-loans#federal).

**Step 2: Start the Application Process**
- 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
  - 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

**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](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](https://studentaid.gov/app/counselingInstructions.action?counselingType=plus).

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