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/enrollment-services/financial-aid/parent-loans#federal](https://www.wright.edu/enrollment-services/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**

**Student and Loan Information**

- Select the Award Year
- Complete the Student Information section
- 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
- 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)

**Parent Borrower Information**

- Select your Relationship to Student and Citizenship Status
- Provide your Permanent Address and/or Mailing Address
- Provide your Contact Information
- Complete the Employer’s Information section

**Credit Check Authorization**

- 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 and Authorizations section

**Review and Submit**

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

**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 Loan at Wright State University
  - Undecided: Your student will be offered an additional Federal Direct Unsubsidized 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 Enrollment Services (RaiderConnect) at 937-775-4000 or email enrollmentservices@wright.edu.

Don’t forget! The parent applicant must complete the [PLUS Loan Master Promissory Note (MPN)](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](https://studentaid.gov/app/counselingInstructions.action?counselingType=plus)
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.