

## How do I apply for a Parent PLUS Loan?

A Parent PLUS Loan is a loan from the federal government to the parents of dependent undergraduate students. Parent PLUS loans are credit based using the provided parent's financial information to determine if the loan will be approved. Parents who are not approved for the Parent PLUS Loan may appeal the credit decision or apply with a co-signer (also called an endorser).

### To be eligible to apply for a Parent PLUS Loan an individual must be:

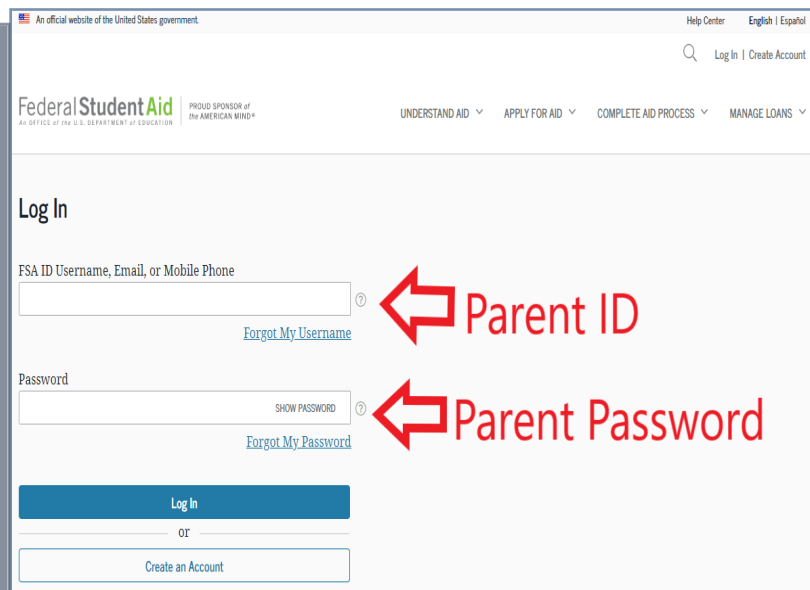
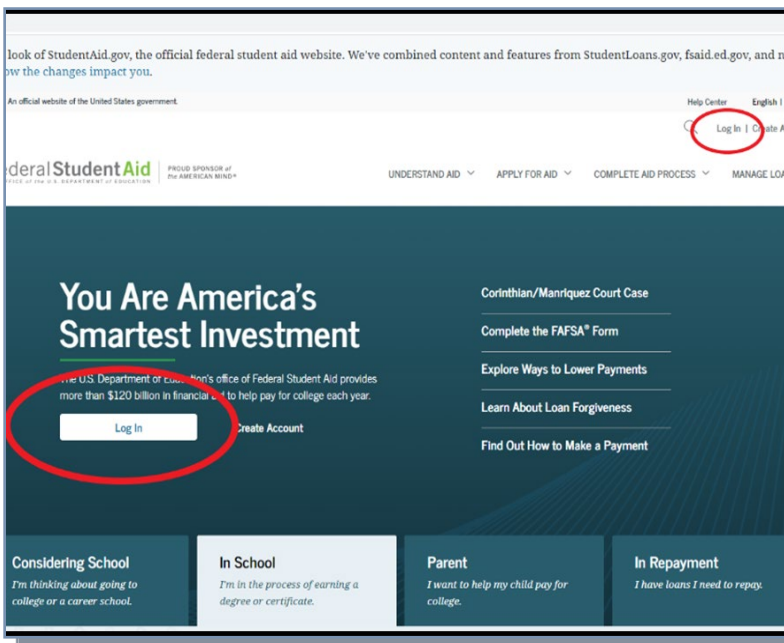
- Student's biological or adoptive parents (regardless of if they have custody of the student or not)
- A Stepparent if the stepparent's financial information is required to be reported on the FAFSA

### The following individuals are not eligible to apply for a Parent PLUS Loan:

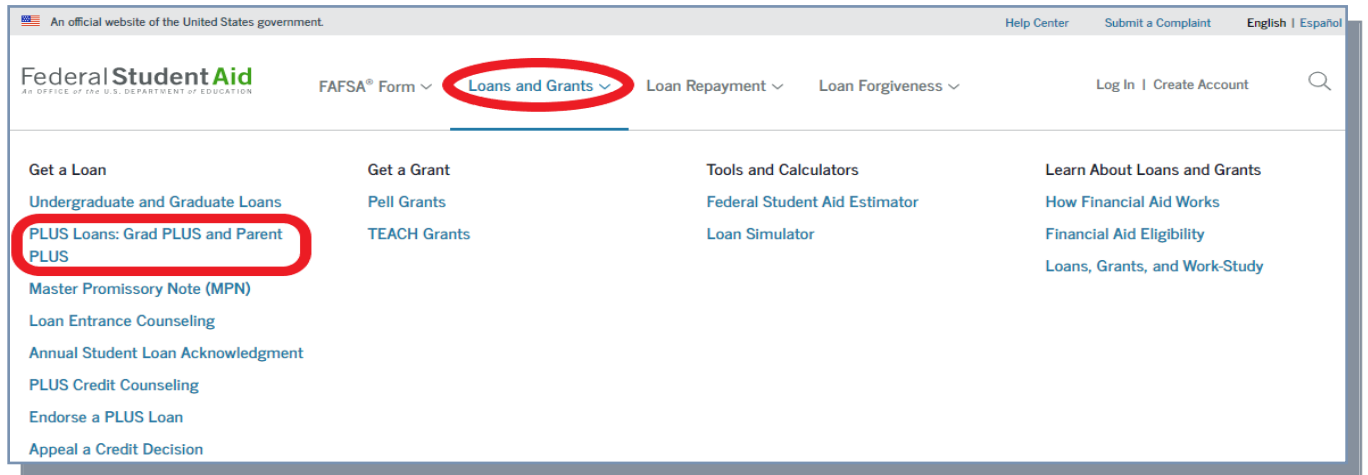
- Legal Guardians
- Non-Citizens
- Individuals who are in default on a federal student loan or owes a federal student grant overpayment
- Individuals whose property is held in a lien by the federal government or who are incarcerated
- Individuals with adverse credit history as determined by the Department of Education

To apply for a Parent PLUS loan the Parent borrower must go to [studentaid.gov](https://studentaid.gov) and "Log In" using their FSA ID and password.

*Note: If the student logs in using their information, the student will be the borrower and will not be eligible for the loan. This will result in an invalid application that will not be processed.*



Move your mouse to the top of the page and hover over the "Loans and Grants" drop-down. Click on the link that says: "PLUS Loans: Grad Plus and Parent PLUS" when it appears.



Click the "Learn More" button under Select a borrower type.

A screenshot of the "I am a Parent of a Student" section on the website. On the left is a green icon of two people. The text reads: "I am a Parent of a Student", "Direct PLUS Loan Application for Parents", and "The PLUS Loan Application allows you (the parent) to:". Below this is a bulleted list: "request a Direct PLUS Loan;", "change the amount of a Direct PLUS Loan you previously requested;", "authorize how the school may use your Direct PLUS Loan funds to pay for educational expenses;", "designate who the school pays any credit balance to; and", "request deferment of repayment while the student is in school and for up to 6 months after." On the right side of the section is a blue button with the text "Learn More", which is circled in red.

Click the "Start" button under Apply for a Plus Loan.

A screenshot of the "I am a Parent of an Undergraduate Student" section on the website. On the left is a green icon of two people. The text reads: "I am a Parent of an Undergraduate Student", "William D. Ford Federal Direct Loan Program: Direct PLUS Loan Application", and "Parents can use this application to:". Below this is a bulleted list: "request a Direct PLUS Loan;", "change the amount of a Direct PLUS Loan you previously requested;", "authorize how the school may use your Direct PLUS Loan funds to pay for educational expenses;", "designate who the school pays any credit balance to; and", "request deferment of repayment while the student is in school and for up to 6 months after." At the bottom left of the section is a link: "Preview a read-only version". On the right side of the section, there is text: "Parents: Log in with your FSA ID" and a blue button with the text "Start", which is circled in red. Below the button is the text: "OMB No. 1848-0046 Approved Exp. Date 11/30/2023".

# Direct PLUS Loan Application for Graduate/Professional Students

🕒 20 minutes

Before you begin, please confirm the following.



I haven't placed a freeze on my credit report.

To qualify for a Direct PLUS Loan, you cannot have an adverse credit history. A credit check is conducted on all Direct PLUS Loan applicants.

Your application will not be processed if you placed a freeze on your credit report. If you have placed a credit freeze, you must lift or remove the freeze at each of the credit bureaus listed below before you continue.

Equifax	1-800-685-1111	<a href="http://equifax.com">equifax.com</a>
TransUnion	1-800-916-8800	<a href="http://transunion.com">transunion.com</a>

[What is a Credit Check?](#)

*Warning: Any person who knowingly makes a false statement or misrepresentation on this form will be subject to penalties which may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.*

Exit

Continue

Before starting, make sure that you do **not** have a freeze on your credit report. Click the "Continue" button to proceed with the application.

## Direct PLUS Loan Application for Parents

1 Loan Information

2 Borrower Information

3 Review

4 Credit Check and Submit

**i** Some of the data fields may be populated with information we have on file for you.

*Warning: Any person who knowingly makes a false statement or misrepresentation on this form will be subject to penalties which may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.*

[Select an Award Year](#)

Select an Award Year

[Authorization for School to Use Loan Funds to Satisfy Other Charges](#)

Award Year

[School and Loan Information](#)

Select the award year that the student will be attending. For example, if your student is starting in the Fall of 2023, Spring of 2024, or Summer of 2024, the award year will be 2023-2024.

Enter the student's Name, Personal Information, and Contact Information. You may be able to select a student and have the system fill in the data fields for you. Verify the information entered is correct before moving on.

### Student's Name and Information

First Name

Middle Initial - optional

Last Name

Social Security Number

Date of Birth

Month	Day	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>

### Student's Permanent Address ?

Address Line 1

Address Line 2 - optional

City

State

ZIP Code

Country

### Student Contact Information

Student's Telephone Number

Select if you wish to defer payment of the PLUS loan while the student is in school. *Note: Interest will continue to accrue.*

Do you want to defer repayment of your Direct PLUS Loan while the student on whose behalf you obtained the loan is enrolled at an eligible school on at least a half-time basis?

Yes  No

Select if you wish to defer payment of the PLUS loan for 6 months after the student is no longer enrolled.

Do you want to defer repayment of your Direct PLUS Loan for 6 months beginning on the date the student ceases to be enrolled on at least a half-time basis?

Yes  No

Check the box if you want to authorize the loan to pay for additional charges.

I authorize the school to use my Direct PLUS Loan to pay for other educationally related charges that the student incurs at the school, as described above.

Select who should receive any payments if the student has a credit balance; parent or student.

If there is a credit balance after your Direct PLUS Loan has been applied to the student's school account, to whom do you want the school to pay the credit balance?

Me, the Parent     The Student

(see Page 9 for Direct Deposit Options)

Search for the school by selecting "Illinois" as the state and "Northern Illinois University" as the school name. When the school has been selected your screen should look like the one below on the right.

Select School to Notify

U.S. Schools/U.S. Territory Schools

Non U.S. Schools

Choose a state:

- Select -

Search school by name:

Select or type

✓ The school you selected is participating in the Direct PLUS Loan application process through StudentAid.gov.

School Name:

NORTHERN ILLINOIS UNIVERSITY

School Code/Branch:

G01737

School Address:

ALTGELD HALL - ROOM 300A  
DEKALB, IL 601152854

[Remove this school](#)

If this is your second plus loan application for the aid year, you need to select if this is a new loan or if you are trying to change the previous loan. (Please note, it may be significantly easier to email the financial aid office if you want your loan adjusted.)



**i** If you previously completed a Direct PLUS Loan application for the same school and award year, you'll be presented with this option.

### Specify a reason for submitting this Direct PLUS Loan Application

- New (I am submitting a new Direct PLUS Loan Application).
- Change (I am requesting a change to the loan amount specified in a previously submitted Direct PLUS Loan Application).

*Select the Direct PLUS Loan Application you want to modify:*

Previous Loan Reference Number and  
Loan Amount Requested

Select the "Loan Amount Requested" as either:

- "I want to borrow the maximum Direct PLUS for which I am eligible, as determined by the school."  
*Note: Selecting this option may result in a reduction of federal work study.*
- "I would like to specify a loan amount" then type in the loan amount you want. (You can contact the financial aid office for a recommended amount based on your student's other aid and charges.)  
*Note: An amount must be specified, or the application process will be delayed while the school requests this information from the parent.*
- "I do not know the amount I want to borrow. I will contact the school."

*Note: If you choose this option, it is important you contact the school or the application process will be delayed while the school requests the information from the parent.*

## Loan Information

### Loan Amount Requested

For each academic year, you may borrow up to - but not more than - the school's cost of attendance, minus the amount of other financial assistance that the student receives. The school determines the cost of attendance based on federal guidelines. It is important not to borrow more than you can afford to repay, even if you are eligible to borrow more.

- I want to borrow the maximum Direct PLUS Loan amount for which I am eligible, as determined by the school.
- I would like to specify a loan amount.
- I don't know the amount I want to borrow. I will contact the school.

### Loan Period ⓘ

Specify the loan period for which you are requesting a Direct PLUS Loan:

Loan Period Requested:

Loan Period ▼



### Start Date

Month

▼

Year

▼

### End Date

Month

▼

Year

▼

Exit

Continue

Select the Loan Period from the drop-down list:

- For most borrowers we recommend choosing a full year loan if the student will be enrolled in both the Fall and Spring semesters.
- If the student is graduating in Fall 2023 or you only want a Fall semester loan — select Fall only.
- If the student is starting in the Spring 2024 or you only want a Spring semester loan —select Spring only.
- *Note: Contact the Student Financial Aid Office if you are unsure when you will be attending.*

Click "Continue" at the bottom to move on to the next step.

Enter your (The Parent) information into the Borrower section. Indicate your (The Parent) relationship to the student. Some of the data fields may be populated with information that is already on file for you. Verify the information is correct before moving on.

Loan Information 2 Borrower Information 3 Review 4 Credit Check and Submit

**i** Some of the data fields may be populated with information we have on file for you.

**Borrower's Loan Default Status**

**i** Your loan default status will be displayed based on your loan information in the National Student Loan Data System (NSLDS).

**Relationship to Student**

I am a: (Select one)

- Biological Parent of the Dependent Undergraduate Student
- Legal Adoptive Parent of the Dependent Undergraduate Student
- Spouse of the Biological or Legal Adoptive Parent of the Dependent Undergraduate Student and am considered to be a parent in accordance with the instructions on the Free Application for Federal Student Aid (FAFSA®) form for reporting my income and assets on the FAFSA.
- Other

**Borrower's Citizenship Status**

- U.S. Citizen or National
- Permanent Resident/Other Eligible Non-Citizen
- Neither of the above

**Borrower's Permanent Address**

Address Line 1

Address Line 2 - optional

City

State

ZIP Code

Country

This is my current permanent address. If permanent address information is incorrect, update as needed.

Is your mailing address different than your permanent address?

- Yes
- No

**Borrower's Mailing Address**

Address Line 1

Address Line 2 - optional

**Borrower's Contact Information**

Email Address

Mobile Phone

Telephone Number

Please visit your [Account Settings](#) to update your contact information.

Enter your (The Parent) employer information into the fields. If you are not employed check the box.

Click "Continue" at the bottom to move on to the next step.



**Employer's Information** ⓘ

I am not employed

Employer's Name

Address Line 1

Address Line 2 - optional

City

State

ZIP Code

Country

Employer's Telephone

Review the student and borrower information and update if necessary, then click "Continue".

### Direct PLUS Loan Application for Parents

Loan Information ✓ Borrower Information ✓ **3 Review** 4 Credit Check and Submit

**i** This page will be populated with the information from the previous steps. You'll have the opportunity to verify that it's correct or update as needed by selecting "Edit."

Review all information provided and verify that it is correct.

**Award Year Information** Edit

Award Year

Review the "IMPORTANT NOTICES" by selecting each drop down then click the box to confirm.

If you have placed a security freeze on your credit file, you must lift or remove the freeze at each credit bureau before you continue. Your application will not be processed if you have a security freeze.

Your Direct PLUS Loan Application cannot be processed unless you authorize the U.S. Department of Education to check your credit history. One of the eligibility requirements for receiving a Direct PLUS Loan is that you must not have an adverse credit history, unless you meet certain other requirements. The credit decision resulting from your credit check will be sent to the school that you have selected.

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#### Important Notices

You must review the Important Notices before you can continue.

Gramm-Leach-Bliley Act Notice	⌵
Privacy Act Notice	⌵
Financial Privacy Act Notice	⌵
Paperwork Reduction Act Notice	⌵

I have read and understood the following Important Notices:

- Gramm-Leach-Bliley Act Notice
- Privacy Act Notice
- Financial Privacy Act Notice
- Paperwork Reduction Act Notice

Certify the accuracy of the information on the application by checking the first box. Authorize the Department of Education to check the credit of the parent borrower by checking the second box.

## Certifications

You must read and agree to the statements below by clicking on the boxes.

certify that:

1. The information I have provided on this Direct PLUS Loan Request for Supplemental Information is true, complete, and correct to the best of my knowledge and belief and is made in good faith, and
2. I have read and understood the entire Direct PLUS Loan Request for Supplemental Information, including the Important Notices.

For the loan that I am requesting by completing this Direct PLUS Loan Request for Supplemental Information, I authorize the U.S. Department of Education to check my credit history for the purpose of determining my eligibility for the loan(s), and to report information about my loan eligibility to persons and organizations permitted by law to receive that information.

Previous

Exit Demo

Continue

Upon selecting "Continue" the results of the PLUS application will be displayed.

Loan funds are disbursed to the Bursar account after the add/drop period is closed. If the Federal Direct Parent PLUS disbursement generates a refund after University charges are paid, the refunded amount will go to the parent unless the parent borrower indicates on the PLUS application that they authorize any refund to be sent to the student.

If the disbursement generates a parent refund, the parent borrower has the option of signing up for direct deposit. Direct Deposit offers a timely, reliable, and safe way to deliver your refund to your checking or savings account. Complete the [Direct Deposit PDF](#) and return it to the Bursar Office. For more information on refunds, please see the [Bursar Office Website](#).

## What happens if the Parent PLUS Loan is denied?

- Apply with an endorser—allows the borrower to reapply with a co-signer. If after reapplying with an endorser, the borrower is still denied, or the parent decides not to pursue an endorser, the student may receive additional Direct Unsubsidized loans up to the independent amount for the student’s grade level.
- Appeal the credit decision—allows the borrower to provide documentation to the Department of Education to prove extenuating circumstances that may override the initial credit decision. If after appealing the credit decision, the borrower is still denied or the parent decides not to appeal the credit decision, the student may receive additional Direct Unsubsidized loans up to the independent amount for the student’s grade level.
- Do not pursue the Parent PLUS Loan—the borrower acknowledges the denial of a Parent PLUS loan. Using this option allows the student to receive additional Direct Unsubsidized loans up to the independent amount for the student’s grade level.
- Undecided—NIU will offer the additional Direct Unsubsidized loans if this option is selected. NIU will be automatically notified if an endorser or credit appeal is approved at a later date and will make adjustments to the loans as necessary.



Based on the results of the credit check, we are unable to approve your request for a Direct PLUS Loan.

You may still be eligible to receive a Direct PLUS Loan.

To become eligible, you must:

- Obtain an endorser and complete PLUS Credit Counseling  
OR
- Document [extenuating circumstances](#) to the satisfaction of the U.S. Department of Education and complete PLUS Credit Counseling.

All other [eligibility requirements](#) must also be met before your loan can be awarded and your school will tell you what loans, if any, you are eligible to receive.

### How would you like to proceed?

*Indicate how you want to proceed by checking the appropriate box below and then clicking "Submit". Your response will be reported to the school that you selected when completing the Direct PLUS Loan Request Application.*

- I want to obtain an endorser. ①
- I want to provide documentation of [extenuating circumstances](#).
- I do not want to pursue a Direct PLUS Loan at this time.
- Undecided.

Continue