

Parent PLUS Loan Instructions

To apply for the Parent PLUS Loan, only **one** parent who wishes to borrow the funds should follow the instructions below.

Before starting, please note that parents will need to use their [FSA ID](#) to login. The FSA ID is the **same** login used to sign the student's FAFSA.

If parents need to create or retrieve their FSA ID, please go to <https://fsaid.ed.gov/nps/index.htm>.

Step-by-Step Instructions for Applying

1. Parent would need to navigate to [Studentloans.gov](#) to navigate to the application. **ONLY one** parent who is borrowing the funds should sign in to initiate and complete the application.
 - There are two methods to get to the application:
 1. Parent can click on **Parent Borrowers**, click on **Apply for a PLUS Loan**, and click **Log In to Start** under the Apply for PLUS Loan box, or

The screenshot shows the StudentLoans.gov website. At the top, there is a navigation bar with the Federal Student Aid logo, the text "StudentLoans.gov", and links for "Log In" and "Español". A "MENU" icon is also present. Below the navigation bar is a banner image of students in a classroom. A callout box on the right of the banner says "Log in to StudentLoans.gov with your verified FSA ID" and includes a "LOG IN" button and links for "Create an FSA ID" and "Natural Disasters". Below the banner is a navigation menu with four categories: "Undergraduate Students", "Graduate/Professional Students", "Parent Borrowers", and "Repayment & Consolidation". The "Parent Borrowers" category is highlighted with a green border. Below the menu, the "Parent Borrowers" section is expanded, showing a list of options: "Apply for a PLUS Loan" (highlighted with a green box), "Complete Loan Agreement for a PLUS Loan (MPN)", "Complete PLUS Credit Counseling", "Appeal Credit Decision", "Endorsers can Complete an Electronic Endorser Addendum", "Print Endorser Addendum", "Complete Financial Awareness Counseling", and "Use the Repayment Estimator". To the right of this list is a video player with the title "How To Create An FSA ID".

This screenshot shows a close-up of the "Apply for a PLUS Loan" section. At the top, it says "Apply for a PLUS Loan". Below this is a large blue button with the text "LOG IN TO START". Underneath the button are two links: "Start Demo" and "Preview a read-only version of the Parent Direct PLUS Loan Application".

- Parent can click on **Log In**, click on **Apply for a Direct PLUS Loan**, and then click on **Start** for the **Direct PLUS Loan Application for Parents**.



I want to:

-  [View My Documents](#) >>
-  [Complete Loan Counseling \(Entrance, Financial Awareness, Exit\)](#) >>
-  [Complete Loan Agreement \(Master Promissory Note\)](#) >>
-  [Apply for a Direct PLUS Loan](#) >>
-  [Appeal Credit Decision](#) >>

Direct PLUS Loan Application for Parents
 William D. Ford Federal Direct Loan Program
 Federal Direct PLUS Loan Request for Supplemental Information

Parents must be logged in using their own FSA ID.

[Learn More](#)

[Preview a read-only version of the Parent Direct PLUS Loan Application](#)



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- Parent will then be directed to the Direct PLUS Application, and will need to complete Steps 1 to Step 4.

DIRECT PLUS LOAN APPLICATION



- For the **School Information Section** – Please select California as a state, and search for “California State Univ. Long Beach”.

- After completing Steps 1 to 4, parent will then be provided with credit result of either **Accepted**, **Declined**, or **Pending**.
 - Accepted
 - Declined
 - Pending

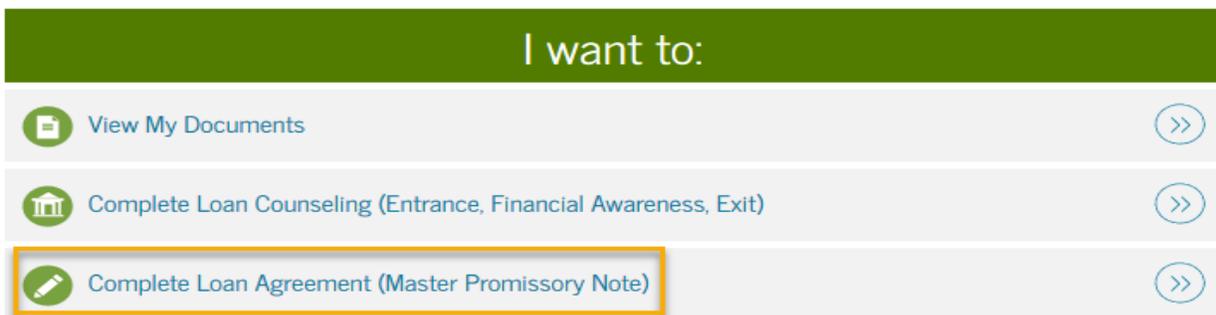
Next Steps After Obtaining Credit Results

If the credit check is **accepted** and this is the first PLUS loan the parent is applying for the student, the parent will be instructed to complete the Federal Direct **Parent PLUS** Master Promissory Note.

- Return to home page by clicking on “menu” in the upper right hand corner of screen, then select “my account” and then “my homepage”.



- Select Complete Loan Agreement (Master Promissory Note)



- Select PLUS MPN for Parents. Parents will need to complete Steps 1-4.

PLUS MPN for Parents

Use this MPN for Direct PLUS Loans available to eligible parents of eligible dependent undergraduate students. Parents must be logged in with their own FSA ID.

[Learn More](#)

[Preview a read-only version of the PLUS MPN for Parents](#)



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If the credit check is **not accepted**, parent will be asked to indicate how parent would like to proceed:

- If parent wants to obtain an endorser – parent will be working directly with the U.S. Department of Education, and CSU, Long Beach will be notified once the loan is approved.
 - Please remember that the parent must also complete the [PLUS Credit Counseling](#) and the [PLUS MPN for Parents](#).
- If parent want to appeal credit and provide documentation of extenuating circumstance - parent will be working directly with the U.S. Department of Education, and CSU, Long Beach will be notified once the loan is approved.

- Please remember that the parent must also complete the [PLUS Credit Counseling](#) and the [PLUS MPN for Parents](#).
- If parent wants to cancel the PLUS Loan request – the student will be given the option to accept an additional unsubsidized loan of \$4,000 or \$5,000 dependent on grade level.
- If parent is undecided – CSU, Long Beach will receive the parent’s response with the denial notice and will communicate with the parent via email asking to notify us of a decision once have decided if going to attempt to resolve the denial.

If the credit check is **pending**, parent will need to contact Student Loan Support Center at 800-557-7394 or StudentLoanSupport@ed.gov.

When ready to apply, please to navigate to Studentloans.gov.