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/npas/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

2. 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**.

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

DIRECT PLUS LOAN APPLICATION

① Loan Information	② Borrower Information	③ Review	④ Credit Check & Submit

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

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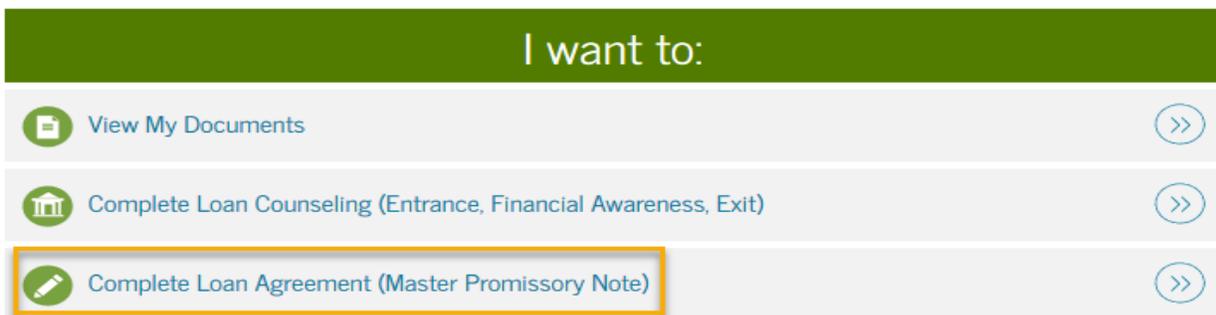   - Accepted
   - Declined
   - Pending

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.

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

2. Select Complete Loan Agreement (Master Promissory Note)

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

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.

- o 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.