# 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. Only **ONE** parent may apply per student per academic year.

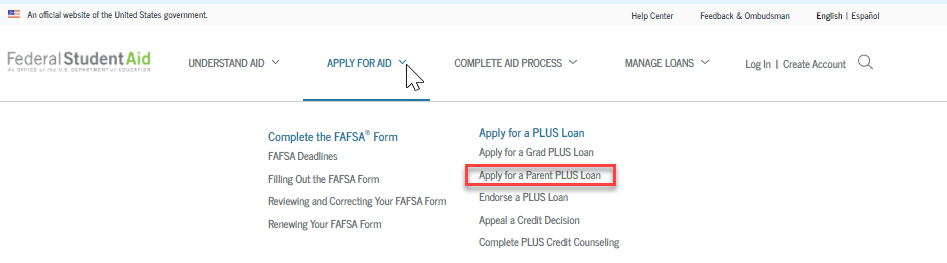
Before starting, please note that parent will need to use their own [FSA ID](https://fsaid.ed.gov/npas/index.htm) to login. The FSA ID is the **same** login used to sign the student’s FAFSA.

If parent needs to create or retrieve their FSA ID, please go to <https://fsaid.ed.gov/npas/index.htm>.

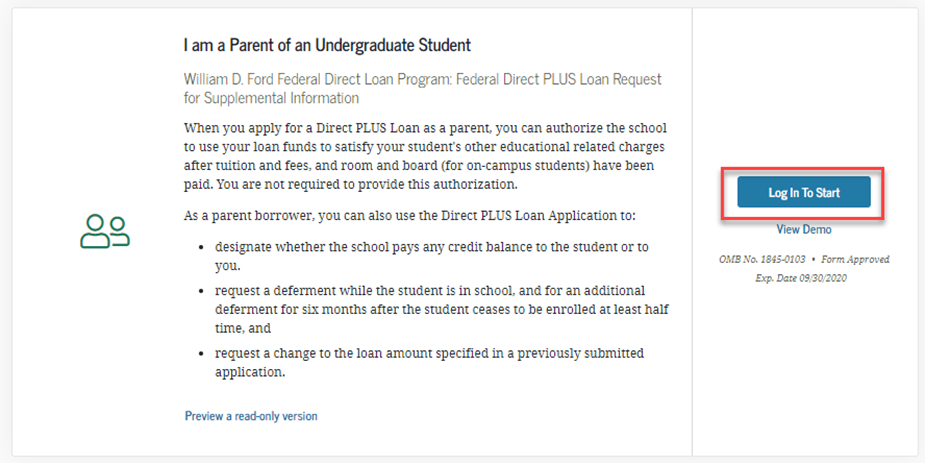
## Step-by-Step Instructions for Applying

1. Parent would need to navigate to <https://studentaid.gov/> to access the application. Only **ONE** parent who is borrowing the funds should sign in to initiate and complete the application.

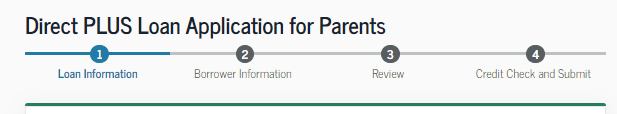
Click on **APPLY FOR AID** on the top off the page and click on **Apply for a Parent PLUS Loan:**



Proceed to the next screen and click **Log In to Start** under the “I am a Parent of an Undergrad Student” section:



1. Parent will then be directed to the Direct PLUS Loan Application for Parents and will need to complete Steps 1 to 4.



* For the **School Information Section** – Please select **California** as a state, and search for **California State Univ. Long Beach**”. School ID 001139

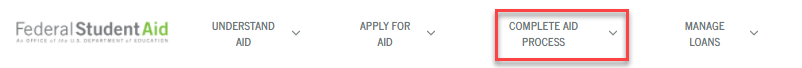
1. After completing Steps 1 to 4, parent will be provided with credit result of either **Accepted**, **Declined**, or **Pending**.

* Accepted
* Declined
* Pending

## Next Steps After Obtaining Credit Results

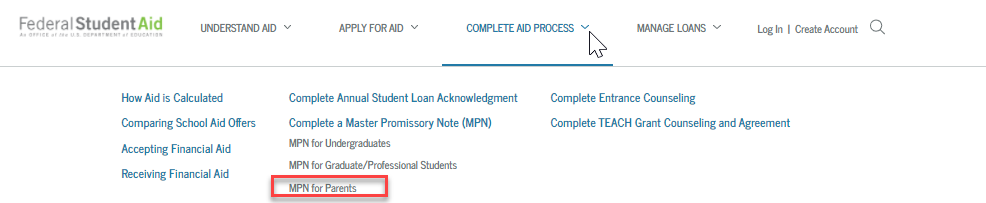
If the credit check is **accepted** and this is the first PLUS loan the parent is applying on behalf of this student at our institution, the parent will be instructed to complete the **PLUS MPN for Parents**.

1. Parents will need to navigate to the top of the home page and click on **COMPLETE AID PROCESS**

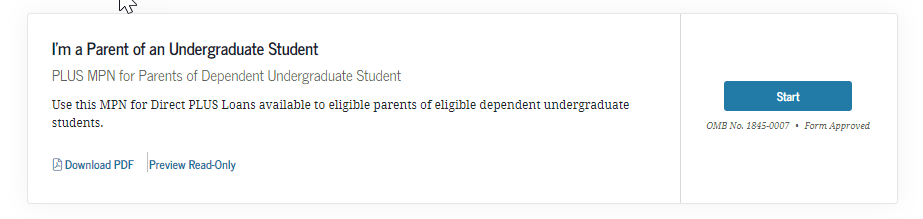


1. Under Complete a Master Promissory Note (MPN)

* Select **MPN for Parents**



1. Select **Start** in the “I’m a Parent of an Undergraduate Student” section. Parent will need to complete Steps 1 to 5.



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 navigate to [**Credit Endorser**](https://nam11.safelinks.protection.outlook.com/?url=https%3A%2F%2Fstudentaid.gov%2Fendorser-addendum%2F&data=04%7C01%7Cdavidj2%40cpp.edu%7Ccc9bf33af0e543a668e108d940ecb4fc%7C164ba61e39ec4f5d89ffaa1f00a521b4%7C0%7C0%7C637612207786784534%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=jeAwPfiu%2BWe63697IjYTikCy9JRkFmGzkSOaux5ECog%3D&reserved=0) to complete the loan application.
  + Please remember that the parent must also complete the [**PLUS Credit Counseling**](https://studentloans.gov/myDirectLoan/counselingInstructions.action?counselingType=plus) and the [**PLUS MPN for Parents**](https://studentloans.gov/myDirectLoan/launchMpn.action?mpnType=parentPlusMpn).
* If parent wants 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 navigate to [**Credit Decision Appeal**](https://nam11.safelinks.protection.outlook.com/?url=https%3A%2F%2Fstudentaid.gov%2Fappeal-credit%2Fdemo&data=04%7C01%7Cdavidj2%40cpp.edu%7Ccc9bf33af0e543a668e108d940ecb4fc%7C164ba61e39ec4f5d89ffaa1f00a521b4%7C0%7C0%7C637612207786784534%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=bbqCMWlx1WJiaiIAu9oNnAaCxzsxnC%2F6hk14j1o8S8I%3D&reserved=0)to have the U.S. Department of Education review your application.
  + Please remember that the parent must also complete the [**PLUS Credit Counseling**](https://studentloans.gov/myDirectLoan/counselingInstructions.action?counselingType=plus) and the [**PLUS MPN for Parents**](https://studentloans.gov/myDirectLoan/launchMpn.action?mpnType=parentPlusMpn).
* 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 if they are 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](mailto:StudentLoanSupport@ed.gov) .

When ready to apply, please navigate to <https://studentaid.gov/>