

# 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.

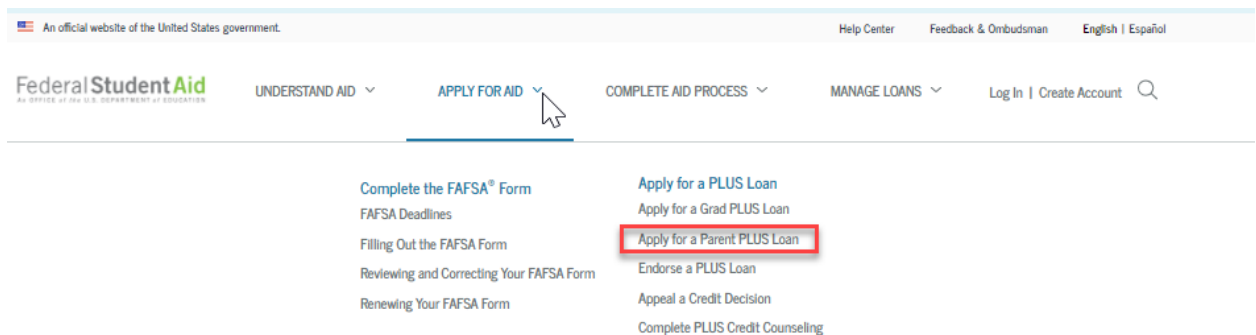
Before starting, please note that parent will need to use their own [FSA ID](#) to login. The FSA ID is the **same** login used to sign the student's FAFSA.

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

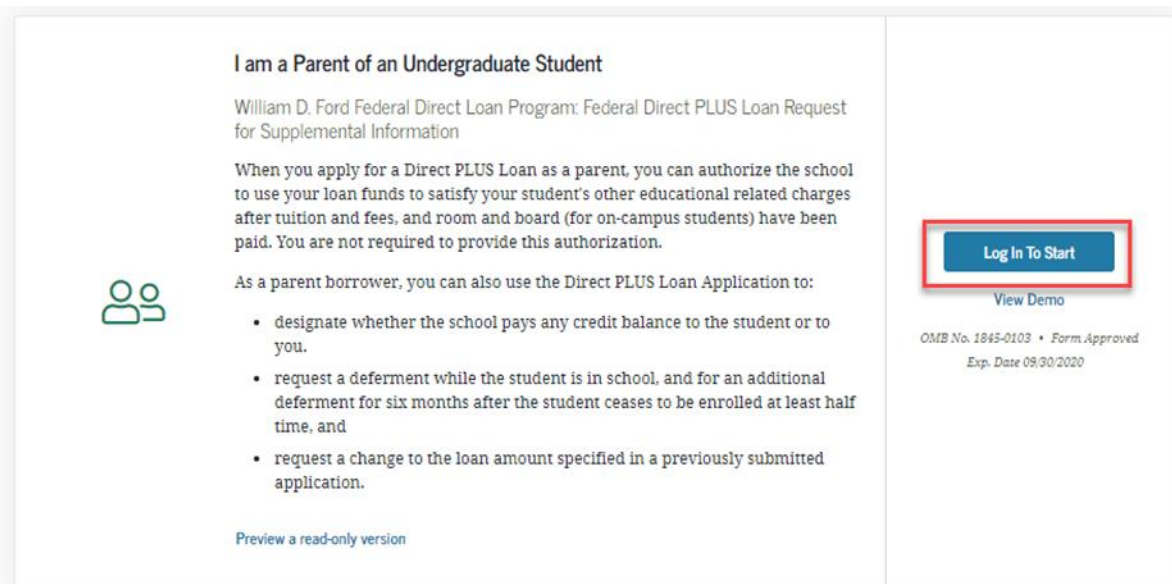
## Step-by-Step Instructions for Applying

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.

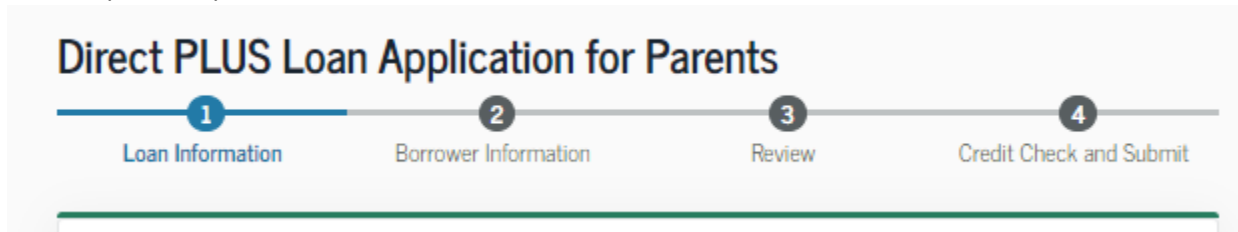
Click on **APPLY FOR AID** on the top off the page and click on **Apply for a Parent PLUS Loan**:



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



- 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 POLYTECHNIC UNIVERSITY, POMONA**”. School ID 001144
- After completing Steps 1 to 4, parent will be provided with credit result of either **Accepted**, **Declined**, or **Pending**.
    - Accepted
    - Declined
    - Pending

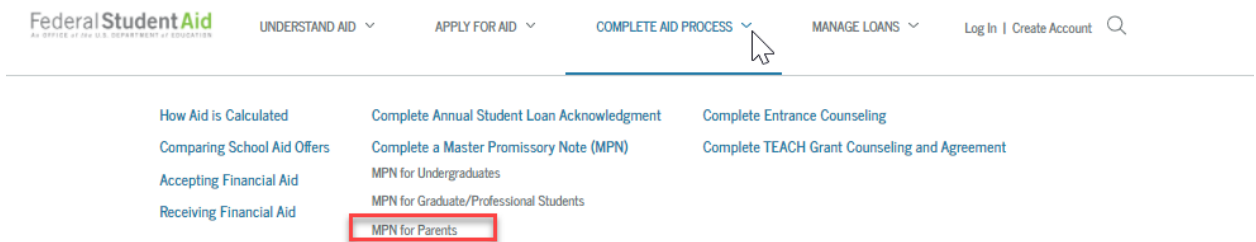
### Next Steps After Obtaining Credit Results

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**.

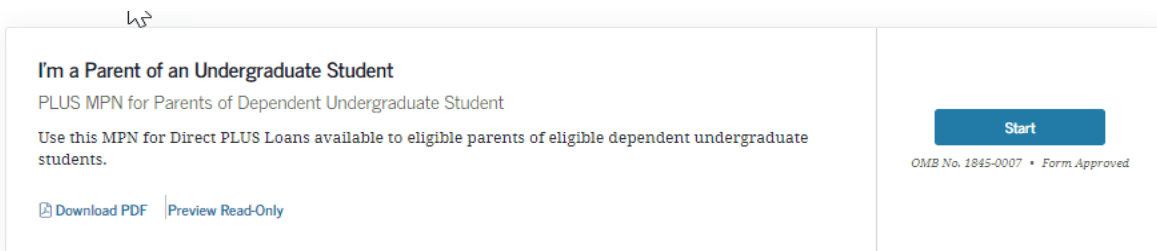
- Parents will need to navigate to the top of the home page and click on **COMPLETE AID PROCESS**



- Under Complete a Master Promissory Note (MPN)
  - Select **MPN for Parents**



- 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 Cal Poly Pomona will be notified once the loan is approved. Please navigate to [Credit Endorser](#) to complete the loan application.
  - Please remember that the parent must also complete the [PLUS Credit Counseling](#) and the [PLUS MPN for Parents](#).
- 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 Cal Poly Pomona will be notified once the loan is approved. Please navigate to [Credit Decision Appeal](#) to have the U.S. Department of Education review your application.
  - 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 – Cal Poly Pomona 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/>