



## Federal Direct Parent PLUS Loan Instructions

A William D. Ford Federal Direct Parent PLUS loan is a loan borrowed in the parent's name for educational purposes for a dependent student enrolled at least half-time (6 credit hours) in a degree-seeking program and maintaining Satisfactory Academic Progress. While the parent borrower does not have to prove financial need, a credit check is required. It is a non-need-based loan with the benefit of having a fixed interest rate. Dependent students are offered the PLUS loan if he/she has remaining need after all other aid (including subsidized and unsubsidized loans) have been offered. The Parent PLUS loan will appear in an **offered (OFRD)** status until the borrowing **PARENT** does the following:

Logs on to [www.studentaid.gov](http://www.studentaid.gov) using his/her [Federal Student Aid \(FSA\) ID](#) and under "Parent Borrowers", completes the following application requirements:

- a. **Request a Direct PLUS Loan** at [www.studentaid.gov](http://www.studentaid.gov). This must be completed by the borrowing parent so the Department of Education can perform the credit check. Credit checks are valid for 180 days. If the parent has an adverse credit history and the credit check is denied, the student will receive additional loans based on their eligibility.
- b. **Sign the PLUS Master Promissory Note (MPN)** for a Parent PLUS Loan.
- c. **Complete PLUS Counseling**, if necessary. This is only required when the borrowing parent has an adverse credit history but qualifies for the PLUS Loan by documenting extenuating circumstances or obtaining an endorser. The U.S. Department of Education will inform the parent if he or she must complete this counseling as part of the application process. For questions regarding this process, please contact the Federal Student Loan Support Center at 1-800-557-7394.

Please see the contact information below for the Office of Financial Aid at Clayton State University for any questions:

Office of Financial Aid at Clayton State University  
2000 Clayton State Blvd. Morrow, GA 30260  
Phone- 678.466.4185  
Fax- 678.466.4189  
Email- [FinancialAid@clayton.edu](mailto:FinancialAid@clayton.edu)  
Website- <https://www.clayton.edu/financial-aid/>