



To complete your electronic PLUS application, go to [studentaid.gov](http://studentaid.gov) and click the “Parent” button and then click on “Apply for a Parent PLUS Loan.” The parent must log in using their own unique FSA ID, their social security number, the first two characters of their last name, and their date of birth. If the parent does not have an FSA ID, click on the “Create an Account” link at the top of the screen and follow the instructions to obtain an FSA ID.

To begin, click on “Apply for Direct Parent PLUS” and then choose Direct PLUS Loan Application for Parents. Please be aware that once the electronic PLUS application has been submitted, and you realize there is a mistake, you cannot log back on to make corrections, delete, or cancel the applications. However, you may save the application and log in at a later time to continue working on it or complete it. If at any time while completing the PLUS application you receive a red circle with the letter “x” in the center, this indicates an error. Placing your cursor over the red circle will display the specific details of the error message. Please note that if you completed the application in error, you will need to contact the Financial Aid Office (412-536-1125) to inform us that you do not want to proceed with receiving the PLUS loan.

**Steps:** \*All fields with a red asterisk placed next to it indicate a required field that you may not leave blank.\*

1. Select Award Year.
2. Enter student permanent address, Social Security Number, date of birth.
3. Select Repayment Option.
4. If there will be a credit balance, please select where you would like the credit balance to go, to the student or back to you.
5. Select ‘Pennsylvania’ for State and ‘La Roche University’ for school.
6. Choose if you would like to borrow the maximum Direct Plus loan amount or a specific dollar amount.
7. Select Loan Period Begin Date and Loan Period End Date. NOTE: If you apply for a full academic year, be sure to borrow enough funds for both the fall and the spring semesters in step 6.
8. Select U.S. Citizen (please note you must be a U.S. Citizen to receive a Parent PLUS Loan).
9. Enter Permanent address, phone number, email address, employer’s information and select Continue.
10. Select appropriate boxes for authorization for application and credit check and hit continue and follow through until submit.

If the PLUS loan is **approved**, the parent will also need to complete a PLUS Loan Agreement (MPN) for the Parent PLUS Loan on this website. This MPN is good for 10 years. The credit check is only good for 180 days. Therefore, the parent must apply for the PLUS loan EVERY year. If it is again approved, there is no need to sign another MPN.

If the PLUS loan is **denied**, the parent will be given the following options:

1. Not pursue a PLUS loan at this time and student will be eligible for additional unsubsidized loans.
2. Obtain an endorser.
3. Appeal the credit decision.

Regardless of your decision, after applying for the PLUS loan, electronic confirmation will be sent to us within 24 hours. We will adjust your account accordingly.