



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 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, 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.

### **Steps:**

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.
11. If after you submit and no longer wish to proceed with the PLUS Loan, please contact the Office of Financial Aid at (412) 536-1125 or [finaid@laroche.edu](mailto:finaid@laroche.edu).
12. Once the PLUS Loan application is submitted, an electronic response will be received by the Office of Financial Aid within 1-2 business days.

If the PLUS loan is **approved**, the parent must also complete a Direct PLUS Loan [Master Promissory Note \(MPN\)](#). [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 with the U.S. Department of Education.

The Office of Financial Aid will review the credit decision from the U.S. Department of Education and take the appropriate next steps. The student will be notified if any additional actions or updated loan eligibility become available.