



WEST LIBERTY UNIVERSITY

Office of Financial Aid
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Parent PLUS Loan Borrowers

Getting Started:

- ✓ The borrowing parent will need their Department of Education FSA ID to complete the following items. This is the same FSA ID used to complete and sign the FAFSA. If you do not have an FSA ID you may apply for one at fsaid.ed.gov.
- ✓ Gather important information you will need to complete the PLUS application and MPN.
 - Parent SSN, FSA ID and Employer information
 - Student SSN and Date of Birth

Parent PLUS Loan Application

This is a parent application for a Federal loan program to help finance the education of their dependent student. The student must have a FAFSA on file to apply. The PLUS application does require a credit check, run by the Department of Education. If approved, the loan amount is determined either by the parent's request or by the eligibility remaining towards the student's cost of attendance. If denied, the student is eligible for additional Federal unsubsidized loans in a limited amount based on their grade level.

First, visit <https://studentaid.gov> and click the white "Log In" button.

- ✓ Sign in using the parent information requested.

Welcome to the landing page, where you will click the header "Apply for Aid."

Find "Applying for a PLUS Loan" towards the bottom of the page, on the right side.

- ✓ Select the link that says "Apply for a Parent PLUS Loan."
- ✓ Select the blue "START" box next to Apply for a PLUS Loan.

Step One: Loan Information

- ✓ The parent will select an award year, enter student information, select deferment preferences, add West Liberty University as the school and request the loan amount and loan period.

Step Two: Borrower Information

- ✓ Enter the parent borrower demographic information and their employer's information.

Step Three: Review

- ✓ Be sure to review all information for accuracy, then click "Continue."

Step Four: Credit Check and Submit

- ✓ The parent borrower will certify the information provided is correct and authorize a credit check.
- ✓ Review the credit check results, options available based on credit decision and next steps.

Your results will be electronically submitted to West Liberty University. You can log back in at any time to view the information on this page. Please allow 72 hours for WLU to process your application. If you have questions, please contact our office.

Parent PLUS Master Promissory Note

The Master Promissory Note is your agreement to repay your loan. It is required for all first-time parent borrowers. Please allow approximately 15 minutes to complete the session.

First, visit <https://studentaid.gov> and click the white "Log In" button.

- ✓ Sign in using the parent information requested. Note that the sign-in information must match the information assigned to the parent FSA ID.

Welcome to the landing page, where you will click the header "Complete Aid Process."

Find "Step 04, Sign Loan Agreement" in the middle of the page.

- ✓ Select the link that says "Complete Master Promissory Note."
- ✓ Select the blue "START" box next to I'm a Parent of an Undergraduate Student, the 3rd option listed.

Step One: Information

- ✓ Fill in the requested fields about yourself (parent.) Remember, the information must match what is assigned to your FSA ID. You will also be required to provide employer information if applicable, student information and select West Liberty University as the school.

Step Two: References

- ✓ Enter information for two loan references and click "Continue."

Step Three: Agreements

- ✓ Take your time to read through all sections of the loan terms and conditions, click "Continue."

Step Four: Review and Edit

- ✓ Be sure to review all personal and reference information for accuracy, click "Continue."

Step Five: Sign and Submit

- ✓ Type your name to "sign." It should match your FSA ID Application, then "Sign and Submit."

To Complete:

- ✓ After clicking "Submit," your confirmation page appears. Your results will be electronically submitted to West Liberty University. You can log back in at any time to view the information on this page. Please allow 72 hours for WLU to process your MPN. If you have questions, please contact our office.