



# WEST LIBERTY UNIVERSITY

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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 [studentaid.gov](https://studentaid.gov) by clicking on the “[Create Account](#)” option.
- ✓ 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 “[Log in](#)” button.

- ✓ Sign in using the parent information requested.
- ✓ Welcome to the landing page. Please click on the header “Loans and Grants.”

### Find the first column “Get a loan”

- ✓ Select the second link that says “[PLUS Loans: Grad PLUS and Parent PLUS](#)”.
- ✓ For Parents use the first option- “I am a Parent of a Student”.
- ✓ Select the blue box, “[Learn More](#)”.
- ✓ On the next screen, read “Things you should know before you continue”.
- ✓ Scroll down to the box “I am a Parent of an Undergraduate Student”.
- ✓ Click the blue “Start” box to apply for a PLUS loan.

### Before you Begin, Please Confirm the Following:

- ✓ Confirm that you (the Parent) are logged in. Do **NOT** use the student’s credentials.

### **Step One: Loan Information**

- ✓ The parent will select an award year, enter student information, and select deferment preferences.
- ✓ If needed, the parent will authorize the school to use loan funds to satisfy other charges, and also has the option to decide who gets paid if a balance occurs. In the next box, add West Liberty University as the school and request the loan amount and loan period.

### **Step Two: Borrower Information**

- ✓ Enter the relationship to the student, 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 review important notices and 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 “Log in” button.

- ✓ Sign in using the parent information requested.
- ✓ Note that the sign-in information must match the information listed on the borrower's FAFSA.

Welcome to the landing page. Please click on the header “Loans and Grants.”

### Find the first column “Get a loan”

- ✓ Select the third link that says "[Master Promissory Note \(MPN\)](#).”
- ✓ For Parents use the third option- “I’m a Parent of an Undergraduate Student”.
- ✓ Click the blue “Start” box to begin.

### **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 "Submit."

### **Step Three: Agreements**

- ✓ Please read the MPN Agreement.
- ✓ Take your time to read through each section of the loan terms and conditions.

### **Step Four: Review and Edit**

- ✓ Be sure to review all addresses and reference information for accuracy, click “Continue.”

### **Step Five: Sign and Submit**

- ✓ “Promises”- If you agree, check the box.
- ✓ Type your name to “sign.” It should match your FSA ID Application, click “**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.