How to Apply for Loans
For more information on loans, visit our [Loan Information](#) page.

**Student Loans**

**Federal Direct Student Loans**
Steps are to be completed by the *student*, and are only required for first-time borrowers, with the exception of step one, which needs to be completed each time a loan is requested.

Important message for first-time Loan Borrowers: Until you’ve completed the steps below, your loan funds will not be disbursed to the school.

1. Go into Student Self-service and accept the Student Loan(s).
2. On [www.studentaid.gov](http://www.studentaid.gov), *Sign in* using your (student) FSA ID from the FAFSA process.
3. Click the link to “Complete Counseling” and choose complete *Entrance Counseling*.
4. Complete and sign a *Master Promissory Note (MPN)*.

**Parent Loans**

**Federal Direct Parent Plus Loan**

PLUS Loan applications are completed by the parent on the [Federal Student Aid website](#).

Important message for first-time Parent PLUS borrowers: While a parent borrower need only complete a Master Promissory Note (MPN) once, borrowers must apply for the Parent PLUS loan each year they wish to borrow.

**New Parent Borrowers**

1. Go into Student Self-service and accept the PLUS loan
2. On [www.studentaid.gov](http://www.studentaid.gov), *Sign in* using your (parent) FSA ID from the FAFSA process
3. Click on “Request a Direct PLUS Loan” to complete the PLUS Loan application
4. Complete and sign a Master Promissory Note (MPN)

**Returning Parent Borrowers**

1. Go into Student Self-service and accept the PLUS loan
2. On [www.studentaid.gov](http://www.studentaid.gov), *Sign in* using your (parent) FSA ID from the FAFSA process
3. Click on “Request a Direct PLUS Loan” to complete the PLUS Loan application

**Alternative/Private Loans**

Private lending institutions provide credit-based loans that are used for educational expenses. Interest rates and fees vary, typically based on the credit rating of the borrower/co-borrower. There are private loans for both students and parents. Visit our [Loan Information](#) page for more info and access to our [Preferred Lender List](#).