How to Apply for Loans
For more information on loans, visit our Loan Information page.

Parent Loans
Federal Direct Parent PLUS Loan

PLUS Loan applications are completed by the parent on the Direct Loan website. Until the steps below have been completed, SU will have no loan information for you.

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

New Parent Borrowers
1. Sign in using your (parent) FSA ID from the FAFSA process
2. Click on “Request a Direct PLUS Loan” to complete the PLUS Loan application
3. Complete and sign a Master Promissory Note (MPN)

Don’t qualify for PLUS Loan? Click here for more information

Returning Parent Borrowers
1. Sign in using your (parent) FSA ID from the FAFSA process
2. Click on “Request a Direct PLUS Loan” to complete the PLUS Loan application

Student Loans
Federal Direct Stafford Loan

Steps are to be completed by the student, and are only required for first-time borrowers. Begin the process on the Direct Loan website.

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

1. Sign in using your (student) FSA ID from the FAFSA process
2. Click the link to “Complete Counseling” and choose complete Entrance Counseling for Sub/UnSub
3. Complete and sign a Master Promissory Note (MPN).

Federal Perkins Loan

If you have been awarded a Perkins Loan, you must complete Entrance Counseling and sign a Master Promissory Note (MPN) on the Heartland/ECSI website. Heartland ECSI has provided answers to Frequently Asked Questions for your convenience.

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 Private Loans page for more info and access to our Preferred Lender List.