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 Federal Student Aid website.

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)

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

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

Student Loans
Federal Direct Student Loan

Steps are to be completed by the student, and are only required for first-time borrowers. Begin the process on www.studentaid.gov.

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

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.

NOTE:
Starting for the 2022-2023 academic year, ALL Direct Loan borrowers are required to complete the Annual Student Loan Acknowledgment (ASLA) before any Direct Loan money can be disbursed. The ASLA must be completed each year that a parent or student borrows a Direct Loan.