

FEDERAL DIRECT PARENT PLUS LOAN APPLICATION INSTRUCTIONS

After accepting your Direct Parent PLUS loan in Pathway, the next step is to complete the Parent PLUS Loan Application online at www.studentloans.gov. This online application will provide a real-time credit decision and allow the Financial Aid and Scholarships Office to process your aid in a timely manner.

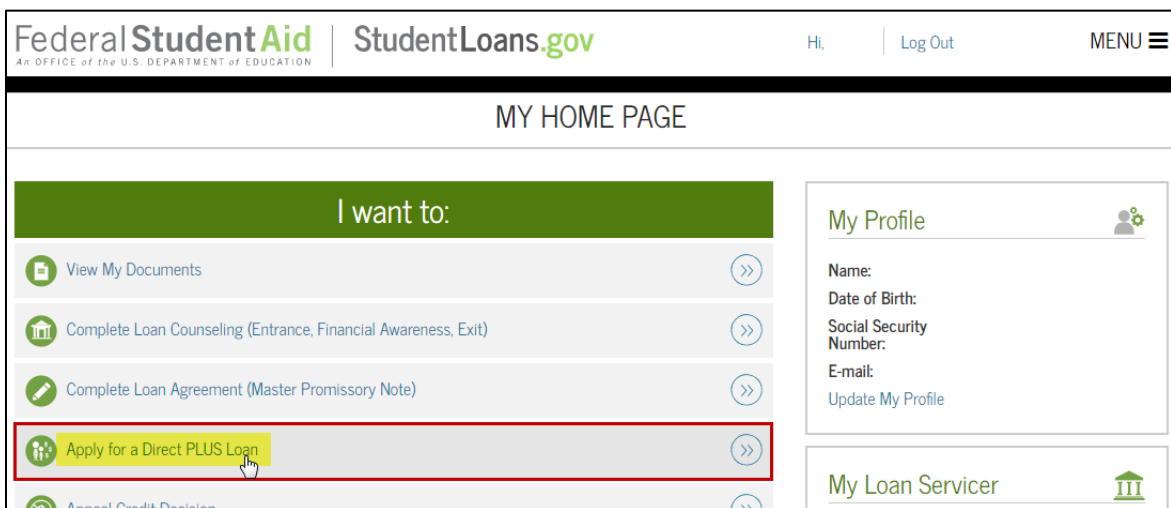
COMPLETING THE ONLINE APPLICATION

Apply for a Direct Parent PLUS Loan at www.studentloans.gov. If you have problems with the online PLUS application process you can contact Direct Loan Applicant Services at 1-800-557-7394 for assistance.

1. Visit www.studentloans.gov
2. Click on the blue **LOG IN** button



3. Sign in with your FSA ID and password
IMPORTANT: The borrowing parent must sign-in using their FSA ID and password NOT the student's
4. Click on "**Apply for a Direct PLUS Loan**"



Financial Aid and Scholarships Office
 101 Administrative Center
 5100 Rockhill Road
 Kansas City, MO 64110-2499

PHONE: 816-235-1154
TOLL FREE: 1-800-775-UMKC
FAX: 816-235-5511
E-MAIL: finaid@umkc.edu

5. Scroll down and under “**Select the type of Direct PLUS Loan Application you would like to complete**”, choose the 2nd option “**Direct PLUS Loan Application for Parents**” by clicking the blue **START** button

The screenshot shows the top navigation bar with 'Federal Student Aid' and 'StudentLoans.gov' logos, a user profile 'Hi Rachel', and a 'Log Out' link. Below the navigation is a yellow header with the text 'Select the type of Direct PLUS Loan Application you would like to complete'. There are two main sections. The first section is for 'Direct PLUS Loan Application for Graduate/Professional Students' and has a blue 'START' button. The second section is for 'Direct PLUS Loan Application for Parents', which is highlighted with a yellow background. This section also has a blue 'START' button, which is enclosed in a red box with two red arrows pointing to it from the left and right. Below each section are links for 'Learn More' and 'Preview a read-only version of the [Application Type] Direct PLUS Loan Application'. At the bottom right of the second section, there is text: 'OMB No. 1845-0103', 'Form Approved', and 'Exp. Date 09/30/2020'.

6. Complete the Application

Step 1. School & Loan Information

- Select the Award Year (2018-2019)
 - Complete “Student Information Section”
 - Complete “School and Loan Information Section”
- Note: If you do not know the amount you want to borrow, review your award in Pathway. You are eligible to borrow up to the amount listed. You may request a lower amount.*
- Select Loan Period for Loan
- 08/2018 - 05/2019: A loan for the full academic year with a first disbursement in the fall and a second disbursement in the spring
- 08/2018-12/2018: A loan for the Fall 2018 semester only
- 01/2019-05/2019: A loan for the Spring 2019 semester only

Step 2. Borrower Information

Complete all sections of Borrower Information

Step 3. Review Request

Review all information under School and Loan Information and Borrower Information

Step 4: Credit Check & Submit

Review and check consent for credit check and certification of information

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If the PLUS loan is **APPROVED**, UMKC's Financial Aid and Scholarships Office will make any necessary updates to your financial aid award and process the loan according to our standard award processing procedures. A Parent PLUS MPN must be completed for all approved Parent PLUS loans. The MPN can be completed immediately after submitting your application online at www.studentloans.gov.

If the PLUS loan is **DENIED**, you may choose to proceed by selecting one of the following credit actions:

- **Obtain an endorser***

An endorser (or cosigner) is someone who does not have an adverse credit history and agrees to repay the loan if the borrower becomes delinquent in making payments or defaults on the loan

- **Appeal the credit decision***

You may choose to appeal the credit decision by providing documentation of extenuating circumstances to the Department of Education

- **Do not pursue a PLUS loan**

If you choose not to pursue a Direct Parent PLUS loan, the student may be eligible to receive additional unsubsidized loan funds of \$4,000 (Freshman/Sophomores) or \$5,000 (Juniors/Seniors). If you select this option, the Financial Aid and Scholarships Office will automatically cancel the Parent PLUS loan and add the additional unsubsidized loan to the student's award.

*Direct PLUS Loan borrowers who are denied and receive a credit override or seek an endorser will then be required to complete the PLUS Counseling online at www.studentloans.gov. This counseling is separate from the entrance counseling requirement for first time loan borrowers.

Once the PLUS application is submitted, an electronic confirmation will be transmitted to UMKC's Financial Aid and Scholarships Office. **Please be aware that it may take 24 to 48 hours for UMKC to receive your submitted application.** Please feel free to contact the Financial Aid and Scholarships Office with any questions about the Parent PLUS Loan application process.

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*Those with speech or hearing impairments may use Relay Missouri 1-800-735-2966 (TT) or 1-800-735-2466 (Voice)
an equal opportunity/affirmative action institution*