



# FINANCIAL AID AND SCHOLARSHIPS OFFICE

## PARENT PLUS LOAN GUIDE

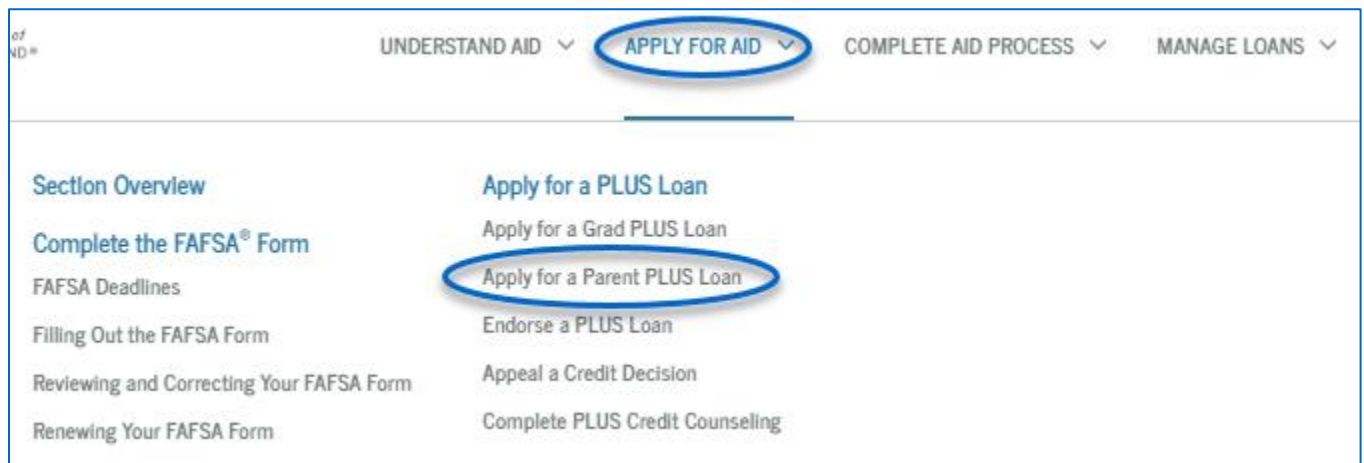
### Accepting Your Parent PLUS Loan Award

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

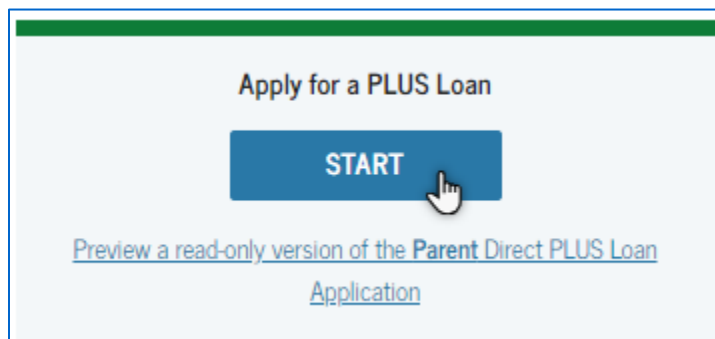
### Completing the Online Application

Apply for a Direct Parent PLUS Loan at [www.StudentAid.gov](http://www.StudentAid.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.StudentAid.gov](http://www.StudentAid.gov)
2. Click on the **LOG IN** button
3. Sign in with your FSA ID and password (the same ID and password used to file the FAFSA)  
**IMPORTANT:** The borrowing parent must sign-in using their FSA ID and password **NOT** the student's
4. Click on the **APPLY FOR AID** menu
5. Select **Apply for a Parent PLUS Loan**



6. Scroll down and click the blue **START** button



**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](mailto:finaid@umkc.edu)

*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*

## 7. Complete the Application

### **1** Step 1. Loan Information

- Select the Award Year
- 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

*August - May: A loan for the full academic year with a first disbursement in the fall and a second disbursement in the spring*

*August - December: A loan for the fall semester only*

*January - May: A loan for the spring semester only*

### **2** Step 2. Borrower Information

Complete all sections of Borrower Information

### **3** Step 3. Review

Review all information under School and Loan Information and Borrower Information

### **4** Step 4: Credit Check & Submit

Review and check consent for credit check and certification of information

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 and 3 – 5 business days to process.** Please feel free to contact the Financial Aid and Scholarships Office with any questions about the Parent PLUS Loan application process.

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.StudentAid.gov](http://www.StudentAid.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 Credit Counseling online at [www.StudentAid.gov](http://www.StudentAid.gov).

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