

PLUS Application Process for UHD:

All applicants for the PLUS loan must have a Free Application for Federal Student Aid (FAFSA) on file with UHD and student must meet all other financial aid eligibility requirements.

1. Complete PLUS Loan Application and electronic Master Promissory Note (eMPN) online at www.studentloans.gov. The MPN is required for all borrowers for 2010-2011. Any additional PLUS loans awarded by UHD will not require an MPN as it is valid for 10 years. Information that you will need to complete the application is:

Parent Information:

- Your federal student aid PIN
If you don't have a pin please visit the [PIN](#) site
- Personal Information
Permanent Address
Mailing Address (if different from permanent address)
Telephone Number
Email Address
Alien Registration Number (if you are an eligible non-citizen)
- Employer Information
Employer Name
Employer Address
- School Name

Student Information:

- Student first name, middle initial and last name
- Student social security number
- Student date of birth
- Student address
- Student telephone number

If you have previously completed either a Direct Loan MPN or a Direct PLUS Loan application, some of this information may be populated for you. You should review any populated information carefully for accuracy

2. Complete the Parent Borrower Authorization Form required by UHD

This form is required to supplement the PLUS application process. This form requires the parent to identify their refund preference for any remaining funds after tuition and fees have been deducted. PLUS loan funds will not be disbursed until this form has been completed.

What should I expect?

Once Direct PLUS Loan application has been completed online at www.studentloans.gov an instant credit check will be performed by the Department of Education to determine your credit worthiness to receive the loan. If the Direct PLUS Loan application is approved, UHD will be notified of the approval. UHD will then determine if a MPN and Parent Borrower Authorization Form (PBAF) have been completed. If completed and the student meets all other financial aid requirements the Direct PLUS Loan funds will be awarded according to the student's eligibility and will be disbursed to the student's account to cover educational expenses. Any remaining funds will be processed according to the PBAF. No PLUS loan will be awarded if the MPN or PBAF is not received by the financial aid office.

If the Direct PLUS Loan application is denied you may still receive a Direct PLUS Loan if you obtain an endorser who does not have an adverse credit history. The endorser is responsible for repaying the Direct PLUS loan if you do not. If you do not choose the endorser option, UHD will award Direct Unsubsidized Loan eligibility to the student. The student will need to accept or decline the offer for the Direct Unsubsidized Loan on "[My Financial Aid and Scholarship Info](#)" link on UOnline.

What forms are required?

- FAFSA Application (Required of all UHD applicants for federal aid)
- Direct PLUS Loan Application (completed online at www.studentloans.gov)
- Master Promissory Note (completed once online at www.studentloans.gov. Good for 10 years if an award is made within 12 months of date completed)
- [Parent Borrower Authorization Form](#) (Required for refund preference. Available on the financial aid website)