UC San Diego is using the electronic Direct PLUS Loan Application process through the studentaid.gov website. To ensure that the Parent PLUS loan funds are available by the registration fee deadline; we encourage you to submit your Direct PLUS Loan Application at least 3 weeks prior to the fee deadline dates.

WHAT DO YOU NEED BEFORE YOU START THE PLUS LOAN APPLICATION PROCESS?

1. **An FSA ID is required and must be set up prior to logging in.** You may obtain your FSA ID at [https://fsaid.ed.gov](https://fsaid.ed.gov). Please note the Parent FSA ID is not the same as the Student FSA ID. The Parent FSA ID acts as the electronic signature for the FAFSA and the Electronic Master Promissory Note. The Endorser FSA ID acts as the electronic signature for the Endorser Addendum, if an Endorser is obtained. Students, parents and endorsers can follow the steps outlined in the "How to Create an FSA ID" a one-page guide.

2. **Student Information** (name, social security number, date of birth, permanent address and phone number)

3. **Borrower Personal Information** (permanent and mailing address, U.S. Address (if permanent and mailing addresses are foreign – contact the lender’s Student Loan Support Center at 1(800) 557-7394) for instructions), phone number and e-mail address)

4. **Employer’s Information** (employer’s name, address and phone number)

THINGS TO DO BEFORE YOU APPLY

1. **Avoid Delays...Know how much you can borrow before you start the Direct PLUS Loan Application.** For each academic year, you may borrow up to – but not more than – the school’s cost of attendance, minus the amount of other financial assistance the student receives. Refer to your student’s official Award Letter. Applications received with an “unknown” borrower requested amount cannot be processed. You will be notified to contact our office for the maximum amount of eligibility available to you, delaying your Application. After you know how much you can borrow, you will need to reapply by completing a new Direct PLUS Loan Application, delaying your Application and the availability of funds.

2. **Consent to Release Information E-Form must be on file in our office.** It allows the parent permission to contact our office to inquire about the student’s financial records. To complete the Consent to Release Information E-Form, students should log into the financial aid student portal via MyTritonLink. The completed E-form will update the student’s financial aid file immediately. Our contact information is listed below.

3. **Avoid Delays...Enter the information into the Direct PLUS Loan Application correctly.** Enter the parent applicant information in the appropriate parent section and the student information in the student section of the Direct PLUS Loan Application. Applications received with incorrect information cannot be processed. You will be notified to reapply by
HOW TO APPLY FOR A FEDERAL DIRECT PARENT PLUS LOAN

- Click “Apply for a PLUS Loan”. NOTE: There is an option to view a Demo or Preview a read-only version of the Parent Direct PLUS Loan Application.
- Select an Award Year
- Enter Loan Information
  - Select an Award Year
  - Student Information
  - School and Loan Information
    - Select Schools to Notify: UNIVERSITY OF CALIFORNIA, SAN DIEGO
  - Complete the Direct PLUS Loan Request
    - Loan Amount Requested
    - Loan Period
- Borrower Information
- AVOID DELAYS. Review, update or correct your completed Direct PLUS Loan Application/Request for errors prior to submitting it.

1. Before you can receive a Direct Parent PLUS Loan, you must complete a Direct PLUS Master Promissory Note (Direct PLUS Loan MPN), which explains all of the terms and conditions of Direct PLUS Loans. The MPNs are valid for up to 10 years. You do not need to complete a new Direct PLUS Loan MPN every time you apply for a new Direct Parent PLUS Loan. EXCEPTION: A new Direct PLUS Loan MPN is required if the credit decision was denied and later approved with an Endorser, or if the credit decision was denied and the lender later approved the loan by appeal. The U.S. Department of Education, the lender, will require a new Direct PLUS Loan MPN to be completed each time a new Direct Parent PLUS Loan falls into one of the above-mentioned categories.

2. If your credit was denied and you wish to appeal or endorse:
   - Appeal A Credit Decision
   - Endorse A Direct PLUS Loan: Endorsers will need an FSA ID.
   - If the loan was Endorsed or the parent completed a successful Credit Appeal, the parent needs to complete PLUS Credit Counseling.
   - Our office receives Direct PLUS Loan Applications and Direct PLUS Loan MPNs electronically daily from the lender. Please allow 5-7 business days for our office to process the Direct Parent PLUS Loan. If an Endorser is obtained or a loan is approved via Credit Appeal, it could take longer to process.

For a quick overview of Direct PLUS Loans (e.g. interest rate, fees, repayment options) please visit the U.S. Department of Education’s website for Direct PLUS Loans.