DIRECT PLUS LOAN INSTRUCTIONS

**Direct Parent PLUS Application Process:**

Eligible applicants for the Parent PLUS Loan are as follows:
- the student's biological or adoptive mother and/or father.
- a stepparent if his/her income and assets are included when calculating the student’s expected family contribution (EFC).
- each parent may apply for and receive a PLUS loan. The award, including PLUS loans, cannot exceed the student's cost of attendance (financial aid budget). If a parent is denied, the additional amount a student can receive is no more than $4000 (up to 59 earned hours) or $5000 (60 or more earned hours).
- A legal guardian is not considered a parent for federal student aid (FSA) purposes.

Student eligibility requirements are as follows:
- must be a dependent student.
- must be making Satisfactory Academic Progress (SAP).
- must be enrolled in an eligible degree program for a minimum of 6 hours.

1. Visit [http://gsu.edu/Financial-Aid/Forms/index](http://gsu.edu/Financial-Aid/Forms/index). Print the PLUS Loan Application. When completing the application, read the PLUS Loan Options carefully. *Your choice of Option A or Option B tells us how to proceed if the PLUS Loan Application is denied.*

   - **Option A**
     - Co-borrower/Endorser required: papers provided by the Direct Loan Servicing Center will be submitted to them (DLSC) to obtain co-borrower/endorser approval. Funds will not be available to GSW until confirmation of the co-borrower/endorser approval is received from DLSC.

   - **Option B**
     - Waive Co-borrower/Endorser Choice: an additional unsubsidized student loan will be processed in the student’s name up to the maximum amount of eligibility.

2. Mail or fax 229.931.2061 the completed PLUS application to the Financial Aid Office.

3. GSW will process the PLUS loan request. The parent will receive an Approved or Denied determination from the Department of Education (DOE).

   - **APPROVED:** Parent must confirm their understanding by completing and signing an electronic Master Promissory Note (using their FAFSA P.I.N.) at [www.studentloans.gov](http://www.studentloans.gov).  
     - **Note:** If your PLUS loan is approved for multiple children, parent must complete a separate MPN for each child.

   - **DENIED:** Processed per parent’s selection of Option A or B.

Questions concerning the status of MPN’s, Credit Decisions and/or Appeals should be directed to the Direct Loan Servicing Center Customer Service at 1-800-557-7394.