



How to Apply for Loans

For more information on loans, visit our [Loan Information](#) page.

Parent Loans

Federal Direct Parent PLUS Loan

PLUS Loan applications are completed by the parent on the [Federal Student Aid website](#).

Important message for first-time Parent PLUS borrowers: While a parent borrower need only complete an Master Promissory Note (MPN) once, borrowers must apply for the Parent PLUS loan each year they wish to borrow.

New Parent Borrowers

1. [Sign in](#) using your (parent) [FSA ID](#) from the FAFSA process
2. Click on “Request a Direct PLUS Loan” to complete the PLUS Loan application
3. Complete and sign a Master Promissory Note (MPN)

Don't qualify for PLUS Loan? Click [here](#) for more information

Returning Parent Borrowers

1. [Sign in](#) using your (parent) [FSA ID](#) from the FAFSA process
2. Click on “Request a Direct PLUS Loan” to complete the PLUS Loan application

Student Loans

Federal Direct Student Loan

Steps are to be completed by the **student**, and are only required for first-time borrowers. Begin the process on www.studentaid.gov.

Important message for first-time Loan Borrowers: Until you've completed the steps below, your loan funds will not be disbursed to the school.

1. [Sign in](#) using your (student) [FSA ID](#) from the FAFSA process
 2. Click the link to “Complete Counseling” and choose complete [Entrance Counseling](#).
 3. Complete and sign a [Master Promissory Note \(MPN\)](#).
-
-

Alternative/Private Loans

Private lending institutions provide credit-based loans that are used for educational expenses. Interest rates and fees vary, typically based on the credit rating of the borrower/co-borrower. There are private loans for both students and parents. Visit our [Loan Information](#) page for more info and access to our [Preferred Lender List](#).