



How to Apply for Loans

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

Student Loans

Federal Direct Student Loans

Steps are to be completed by the **student**, and are only required for first-time borrowers, with the exception of step one, which needs to be completed each time a loan is requested.

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. Go into Student Self-service and accept the Student Loan(s).
 2. On www.studentaid.gov, [Sign in](#) using your (student) [FSA ID](#) from the FAFSA process.
 3. Click the link to "Complete Counseling" and choose complete [Entrance Counseling](#).
 4. Complete and sign a [Master Promissory Note \(MPN\)](#).
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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 a Master Promissory Note (MPN) once, borrowers must apply for the Parent PLUS loan each year they wish to borrow.

New Parent Borrowers

1. Go into Student Self-service and accept the PLUS loan
2. On www.studentaid.gov, [Sign in](#) using your (parent) [FSA ID](#) from the FAFSA process
3. Click on "Request a Direct PLUS Loan" to complete the PLUS Loan application
4. Complete and sign a Master Promissory Note (MPN)

Returning Parent Borrowers

1. Go into Student Self-service and accept the PLUS loan
 2. On www.studentaid.gov, [Sign in](#) using your (parent) [FSA ID](#) from the FAFSA process
 3. Click on "Request a Direct PLUS Loan" to complete the PLUS Loan application
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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](#).