



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 has been awarded.

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). **This must be completed for loans to process.**
 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](#).

A parent borrower needs to only complete a Master Promissory Note (MPN) once, however borrowers must apply for the Parent PLUS loan each year with the amount 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](#).