Parent PLUS Loan Application

If you were offered a Parent PLUS Loan, your parent may borrow the loan to assist with your educational expenses. After accepting the loan in your UCDAccess portal, your parent should complete the below steps.

To borrow the funds, parents must pass a credit check for the credit-based loan.

1. Visit StudentAid.gov
2. Parents may select the parent tab and apply for a Parent PLUS Loan
3. Parents may login using their Federal Student Aid (FSA) ID and password
4. If approved for the loan, the parent should sign a Master Promissory Note

Completion Tips

- If a parent is not approved for the loan, the parent may appeal the decision or add an endorser. If approved, the parent will be required to complete PLUS Credit Counseling on the same website.
- If approved with an endorser, the parent borrower should sign a new Master Promissory Note.
- If a parent’s application is not approved, the student may be considered for an increase to their own Federal Direct Loans. To request the increase, contact the Financial Aid & Scholarships Office.
- Master Promissory Notes and PLUS Credit Counseling are associated with a specific loan. Keep in mind these steps will need to be completed for each approved loan if required.
- A new Parent PLUS Loan application will be required to be considered for summer funding.