



Requests for Increases to Parent PLUS Loans

If a student requests an increase in a Parent PLUS Loan through the [Loan Adjustment Form](#), additional steps may be required prior to the Financial Aid & Scholarships Office originating the loan. Requests will be considered if a student has not been awarded financial aid up to their [Cost of Attendance](#).

- If a parent selected the maximum loan amount on the original Parent PLUS Loan application, an increase can be processed through the loan adjustment form.
 - A credit check is valid for 180 days from the approval date.
 - If the credit check has expired, a new loan application will be required and may be completed at <https://studentloans.gov>.
- If the parent indicated a specific dollar amount on the original Parent PLUS Loan application and CU Denver has not originated the full amount of the loan, a new application will not be required if it has not expired.
 - If the increase will exceed the original approval amount, an updated loan application via <https://studentloans.gov> will be required.
- If the parent indicated a specific dollar amount on the original Parent PLUS Loan application and CU Denver has originated the full approved amount of the loan, a request for an increase will be required via <https://studentloans.gov>.

Parents may complete a Parent PLUS Loan application or a request for an increase by logging into <http://studentloans.gov> using their parent [FSA ID and password](#).

The screenshot shows the StudentLoans.gov website. At the top, there is a navigation bar with "Federal Student Aid | StudentLoans.gov", "Log In | Español", and a "MENU" icon. Below the navigation bar is a banner image of students in a classroom. A "LOG IN" button is visible in the top right corner of the banner, with a red arrow pointing to it. Below the banner is a navigation menu with four categories: "Undergraduate Students", "Graduate/Professional Students", "Parent Borrowers", and "Repayment & Consolidation". The "Parent Borrowers" category is selected, and a list of links is displayed below it, including "Apply for a PLUS Loan", "Complete Loan Agreement for a PLUS Loan (MPN)", "Complete PLUS Credit Counseling", "Appeal Credit Decision", "Endorsers can Complete an Electronic Endorser Addendum", "Print Endorser Addendum", "Complete Financial Awareness Counseling", and "Use the Repayment Estimator". A video thumbnail titled "How To Create An FSA ID" is also visible.



Once logged in, the parent will want to select “Apply for a Direct PLUS Loan”.

The screenshot shows a green header with the text "I want to:". Below it is a list of 12 menu items, each with an icon and a right-pointing arrow. A red arrow points to the fourth item, "Apply for a Direct PLUS Loan".

- View My Documents
- Complete Loan Counseling (Entrance, Financial Awareness, Exit)
- Complete Loan Agreement (Master Promissory Note)
- Apply for a Direct PLUS Loan
- Appeal Credit Decision
- Complete an Endorser Addendum
- Complete PLUS Credit Counseling
- Apply for Loan Consolidation
- Apply for an Income Driven Repayment Plan
- Co-sign a Spouse's Income Driven Repayment Plan Application
- Complete TEACH Grant Counseling
- Complete TEACH Grant Agreement to Serve

Parents should select the “Direct PLUS Loan application for parents”.

Select the type of Direct PLUS Loan Application you would like to complete

Direct PLUS Loan Application for Graduate/Professional Students
William D. Ford Federal Direct Loan Program
Federal Direct PLUS Loan Request for Supplemental Information

Students must be logged in using their own FSA ID.

[Learn More](#)

[Preview a read-only version of the Graduate/Professional Direct PLUS Loan Application](#)

START

OMB No. 1845-0103
Form Approved
Exp. Date 08/31/2017

Direct PLUS Loan Application for Parents
William D. Ford Federal Direct Loan Program
Federal Direct PLUS Loan Request for Supplemental Information

Parents must be logged in using their own FSA ID.

[Learn More](#)

[Preview a read-only version of the Parent Direct PLUS Loan Application](#)

START

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Select the appropriate award year for the loan.

Select an Award Year

Award Year:



- Select -

Begin the Parent PLUS Loan application by selecting “Start”. This application will be used to apply for an increase to a current loan or to apply for a new Parent PLUS Loan.

Direct PLUS Loan Application for Parents
William D. Ford Federal Direct Loan Program
Federal Direct PLUS Loan Request for Supplemental Information

What is a Direct PLUS Loan Application for Parents?

This is a request for supplemental information in connection with your application for a Federal Direct PLUS Loan (Direct PLUS Loan) through the William D. Ford Federal Direct Loan (Direct Loan) Program. Some schools may have a different process for obtaining the additional information needed to process your Direct PLUS Loan application.

The information that you provide will be sent to the school that you select. The school you select will use the information collected to determine your eligibility for a Direct PLUS Loan and process your application.

Before you can receive a Direct PLUS Loan, you must complete a Direct PLUS Loan Master Promissory Note (Direct PLUS Loan MPN), which explains all of the terms and conditions of Direct PLUS Loans and constitutes your legally binding agreement to repay all Direct PLUS Loans that you receive under the Direct PLUS Loan MPN. You will have an opportunity to complete the Direct PLUS Loan MPN after you complete the Direct PLUS Loan Request.

The Direct PLUS Loan Application allows you to authorize the school to use your loan funds to satisfy other educationally related charges after tuition and fees, and room and board have been paid. You are not required to provide this authorization.

As a parent borrower, the Direct PLUS Loan Application also allows you to:

- Designate whether the school pays any credit balance to the student or to you.
- Request a deferment while the student is in school
- Request an additional deferment for 6 months after the student ceases to be enrolled at least half time.




Apply for a PLUS Loan

START


Preview a read-only version of the Parent Direct PLUS Loan Application

OMB No. 1845-0103
Form Approved
Exp. Date 08/31/2017




Who should complete this?

- Eligible parents  of eligible dependent undergraduate students

How long will it take?

-  The entire Direct PLUS Loan Application process must be completed in a single session. It takes approximately 20 minutes to complete the application.

What do I need?

- School Name
- Student Information 
- Personal Information 
- Employer's Information 

[Return to the Direct PLUS Loan Application selection page](#)

Questions regarding the Parent PLUS Loan application can be addressed by contacting Direct Loans Student Loan Support Center by phone 1-800-557-7394.

If requesting an increase to an already existing loan, select the option to change the loan amount. Your loan reference number will be required, and can be obtained from the original loan application materials. Enter the loan amount requested and loan period.

Reason for Direct PLUS Loan Request

Specify a reason for submitting this Direct PLUS Loan Request:

- New (I am submitting a new Direct PLUS Loan Request).
- Change (I am requesting a change to the loan amount specified in a previously submitted Direct PLUS Loan Request).



Select the Direct PLUS Loan Request you want to modify:

Previous Loan Reference Number:

[More Information](#)

Loan Amount Requested

For each academic year, you may borrow up to - but not more than - the school's cost of attendance, minus the amount of other financial assistance that you receive (if you are a graduate or professional student) or that the student receives (if you are a parent borrower). The school determines the cost of attendance based on federal guidelines. It is important not to borrow more than you can afford to repay, even if you are eligible to borrow more.

- I want to borrow the maximum Direct PLUS Loan amount for which I am eligible, as determined by the school.
- I would like to specify a new total loan amount.

Previous Loan Amount Requested: Maximum Loan Amount

Total Loan Amount Requested:

Loan Period

Specify the loan period for which you are requesting a Direct PLUS Loan:

[More Information](#)

Loan Period Requested:

The parent applicant should continue through the application until all fields are completed. A credit result is typically immediately available.

What is required if the original PLUS Loan was approved with an endorser?

Applicants approved with an endorser wanting to increase the loan amount will require a new Master Promissory Note (MPN). The endorser will be required to complete a new Endorser Addendum.

I want to:

- 📄 View My Documents »»
- 🏠 Complete Loan Counseling (Entrance, Financial Awareness, Exit) »»
- 📝 Complete Loan Agreement (Master Promissory Note) »»
- 👤 Apply for a Direct PLUS Loan »»
- 💰 Appeal Credit Decision »»
- 👥 Complete an Endorser Addendum »»

