

EMORY & HENRY COLLEGE



Application procedures for the Federal Direct Parent PLUS Loan:

Instructions for parents of first year students, transfer students, and first time borrowers:

1. Review your Financial Aid Award Notification Letter and cost sheet to determine the estimated loan amount. (There is a 4.3% processing fee. Please consider this when requesting the loan amount.)
2. If you are accepting your Federal Direct Parent PLUS Loan, the parent taking the loan must complete the following instructions:
 - a. The parent will need a FAFSA PIN number to complete the request and the eMPN. If the parent does not have a PIN, one can be applied for at www.pin.ed.gov.
 - b. To complete the request and eMPN, go to www.studentloans.gov.
 - c. Click on **“Sign In”** and enter the required information.
 - d. Once signed in, please select **“Request a PLUS Loan”**, and then select **“Parent PLUS”**. Complete steps 1-4 to complete the loan request. Please read and follow directions carefully. To complete the Direct PLUS loan, you will need:
 - Approximately 30 minutes to complete. You must complete the request and eMPN in one session.
 - You will need your FAFSA PIN number. If you do not already have one, you can apply for one at www.pin.ed.gov. You can also request a duplicate PIN if you cannot remember yours.
 - Personal information required: permanent address, mailing address (if different from permanent address), telephone number, email address, alien registration number (if you are an eligible non-citizen), along with the name, address, and phone number of two personal references.
 - Student information required: student’s full name, SSN, and date of birth.
 - Employer information required: employer name and address.
 - e. Once the credit check has been completed, you will be prompted to complete the eMPN. Please read and follow directions carefully. Both steps must be completed in order for the PLUS loan to be processed.

Helpful Tips: SEE REVERSE

Applicant Services for Direct PLUS Loan Borrowers

8 a.m. – 8 p.m. (ET) Monday-Friday

800-557-7394

EMORY & HENRY COLLEGE



Application procedures for the Federal Direct Parent PLUS Loan:

Instructions for the parent (previous borrower) of currently enrolled students:

1. Review your Financial Aid Award Notification Letter and cost sheet to determine the estimated loan amount. (There is a 4.3% processing fee. Please consider this when requesting the loan amount.)
2. If you are accepting your Federal Direct Parent PLUS Loan, the parent taking the loan must complete the following instructions:
 - a. The parent will need a FAFSA PIN number to complete the request. If the parent does not remember the PIN, a duplicate can be requested at www.pin.ed.gov.
 - b. To complete the request, go to www.studentloans.gov.
 - c. Click on **“Sign In”** and enter the required information.
 - d. Once signed in, please select **“Request a PLUS Loan”**, and then select **“Parent PLUS”**. Complete steps 1-4 to complete the loan request. Please read and follow directions carefully.

Helpful tips:

- Either parent may apply for a parent PLUS loan regardless of which parent’s information is on the FAFSA. However, it must be a biological, adoptive, or step-parent.
- The parent applying for the loan must have a FAFSA PIN number from www.pin.ed.gov in order to complete the loan process.
- If you need to make any future adjustments to loan amounts, you must submit a written request with borrower’s signature to the CSA office for processing.
- If your PLUS loan is denied, the student will automatically be awarded additional Unsubsidized Stafford loan. However, you do have the following options:
 - You can appeal the denial decision by contacting Applicant Services.
 - You may pursue an endorser application. If you have any questions concerning this process, please call Applicant Services.

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