



Dear Parent Borrower:

When applying for a Parent PLUS loan, you will need to complete the Parent PLUS loan application, a Master Promissory Note, and the PLUS Credit Counseling. To do this, you will go to **www.studentaid.gov**. *Please keep in mind that neither you nor the student can be in default on a Federal student loan.*

To begin the process:

1. Go to **www.studentaid.gov**
2. Scroll down and select the 3rd tab: *Parent I want to help my child pay for college.*
3. Under Popular Topics, select the 1st option: Apply for a Parent PLUS Loan

Your Application will not be processed if you do not authorize the U.S. Department of Education to check your credit history. The credit decision resulting from your credit check will be sent to the school that you have selected.

4. Return to the *Parent I want to help my child pay for college* tab.
5. Under Popular Topics, select the 2nd option: Complete a *Master Promissory Note (MPN)* for a Parent PLUS Loan

After completing all the above steps, the school will receive notification that you have completed your Parent PLUS Loan application and MPN.

If you have any questions, email (financialaid@sunyulster.edu) or call (845-687-5058) the Financial Aid office. Computers are available for your use in the financial aid office.