

Federal Direct Parent Loan for Undergraduate Students (PLUS Loan)

The PLUS loan is available to parents of dependent students, and eligibility is determined by a credit check. The parent must be the student's biological or adoptive parent or the student's stepparent if the biological or adoptive parent has remarried at the time of application. Payments vary based upon the amount borrowed and the interest rate in effect. The amount you can borrow cannot exceed the cost of attendance less other aid awarded. Parents must apply online at <https://www.studentaid.gov> using the **PARENT FSA USER ID**.