



## Direct Parent PLUS

**Direct PLUS loans** are federal loans that parents of dependent undergraduate students can use to help pay education expenses. The U.S. Department of Education is the lender.

The parent borrower may borrow up to the undergraduate dependent student's cost of attendance minus other financial assistance received.

### How Parents Apply

1. The student must have a current official FAFSA on file and have received a financial aid notification from our office or have had his/her federal aid eligibility evaluated.
2. To apply, you must go to **StudentAid.gov**.
3. Sign in using your U.S. Department of Education FSA ID. If you do not already have a FSA ID, select create a FSA ID hyperlink.
4. When the next page opens, select **Request Direct PLUS Loan** and then select **Parent PLUS as the** loan type.
5. Select an Aid Year:
  - For Fall 25/Spring 26 choose Aid Year = **2025-2026**.
  - Complete the **Student Information** section.
  - Complete the **School and Loan Information** section.
    - Select Emory University.
    - For Fall/Spring, select Loan Period = **08/2025 – 05/2026**
6. Follow the steps to complete all remaining portions of the application using your legal name as it appears on your Social Security card.
7. Complete the credit check. The results of your credit check will be available immediately.
  - If your credit is approved, you will be given two options:
    1. Not continue with the application, or
    2. Continue and complete a **PLUS Loan Master Promissory Note**, *if you have not already*.
  - If your credit is not approved, you will be given the following options:
    1. Not pursue the loan
    2. Obtain an endorser
    3. Appeal the credit decision
    4. Request the student be offered an additional unsubsidized loan

### For More Information

- <https://studentaid.gov/understand-aid/types/loans/plus>
- <https://studentaid.gov/>

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## Parent Eligibility

1. You (the borrower) must be the biological or adoptive parent of the student for whom the Direct PLUS loan is being borrowed. The spouse of a parent who has remarried (i.e., the student's stepparent) is also eligible to borrow a PLUS loan if his/her income and assets have been included on the eligible student's Free Application for Federal Student Aid (FAFSA). Both parents may get a PLUS loan providing the total aid package does not exceed the student's cost of attendance.
2. The student needs to have a current official FAFSA on file and have received a financial aid notification from our office or have had his/her federal aid eligibility evaluated.
3. You and the student must meet the [basic eligibility requirements](#) for federal student aid, which includes:
  1. be a U.S. citizen or eligible non-citizen
  2. not be in default on a federal student loan and do not owe money on a federal student grant
4. The student needs to be an eligible dependent undergraduate student who is enrolled at least half time (six credit hours) in an eligible program of study.
5. You (the borrower) must not have an adverse credit history. A credit check will be performed during the application process. If a parent is denied a PLUS loan due to adverse credit, the parent may obtain an endorser or appeal the credit decision. These options will be provided as part of the application process. If a parent is unable to secure a PLUS loan, the undergraduate dependent student may be eligible for additional unsubsidized Stafford loan funds. Amounts vary depending on the student's academic level. Additional information is provided below.