

2025-2026 Parent PLUS Loan and Graduate PLUS Loan Process

Available April 1, 2025

Federal Direct PLUS Loans are a credit-based loan available to parents of dependent undergraduate students or graduate professional students. **The credit check on the PLUS Loan is valid for 180 days. Please submit the 2025-2026 PLUS application no earlier than April 1, 2025**

TO APPLY FOR A PLUS LOAN FOR THE 2025-2026 ACADEMIC YEAR:

Step 1: The student submits a Free Application for Federal Student Aid (FAFSA).

Step 2: The parent borrower or graduate student borrower must complete an online PLUS Loan Application. Go to studentaid.gov and select “Loans and Grants” menu, then click on PLUS Loans: Grad PLUS and Parent PLUS.

Step 3: Select the type of Direct PLUS Loan Application you would like to Complete or Preview.

Direct PLUS Loan Application for a Parent of a student

Or

Direct PLUS Loan Application for Graduate/Professional Student

Then Press the [Learn More](#) button on the correct Application

Step 4: [Log In To Start](#) on studentaid.gov

Step 5: To Log in or Create an Account, the Borrower will need:

- FSA ID Username or Email
- FSA ID Password

If you forgot either, you can update by Clicking “Forgot My Username” or “Forgot My Password” links

Step 6: Contact Information and Communications Preferences: On this step the borrower will need to review Contact Information and Communication Preferences.

Step 7: Follow the steps to complete the application and credit check (**credit check results valid for 180 days**). In the School Name section, be sure to select:

School State: OHIO

School Name: Bowling Green State University

School Code/Branch: G03018

School Address: 1001 East Wooster Street

Bowling Green, OH 43403

Step 8: The results of your credit check will be available immediately. If your credit is approved, you will be given instructions for completing a PLUS Loan Master Promissory Note (MPN), if you have not already completed one. If your credit is not approved, you will have the option to (1) not

The screenshot shows the 'Log In' page on studentaid.gov. At the top, it says 'Log In' with a blue arrow icon. Below this are two input fields: 'FSA ID Username, Email, or Mobile Phone' and 'Password'. Each field has a small question mark icon to its right. Below the first field is a link that says 'Forgot My Username'. Below the second field is a link that says 'Show Password' and another link below it that says 'Forgot My Password'. At the bottom of the form is a large blue button labeled 'Log In'. Below this button is a horizontal line with the word 'or' in the center. Below the line is a button with a blue border labeled 'Create an Account'.

pursue the loan*, (2) obtain an endorser, or (3) appeal the credit decision. If you chose option 2 or 3, the borrower will be required to complete a PLUS loan Credit Counseling Session prior to disbursement of the loan.

*If the credit check is declined and the parent borrower wishes not to pursue the loan, the student is eligible for an additional unsubsidized loan funding. Additional unsubsidized loan funds will automatically be offered to your student.

The Department of Education will send notification to BGSU once the Application and Loan MPN have been completed and accepted. For further questions, please contact The Student Financial Aid and Scholarships Office at 419-372-2651 or secure email at sfa.bgsu.edu/asksfa