

2025-2026 FEDERAL DIRECT PARENT PLUS LOAN INSTRUCTIONS

Go to studentaid.gov

First time Direct PLUS loan borrowers will need an FSA ID, unless you already have one. If you do not have an FSA, once you go to the studentloans.gov website, you can click on the link that states “Create a FSA ID.”

Once you have logged in, go to:

Loans and Grants

Direct PLUS loans: Grad PLUS and Parent PLUS

I am a Parent of a Student (Direct PLUS Loan Application for Parents)

Learn More

1. COMPLETE THE PERSONAL INFORMATION (PARENT INFORMATION)

2. COMPLETE STUDENT & LOAN INFORMATION

- a. Select the award year 2025-2026
- b. Enter your child’s personal information.
- c. Enter the school info- NEW YORK/NORTH COUNTRY COMMUNITY COLLEGE from the drop-down menus.
- d. Specify the loan amount for the 2025-2026 school year, August-May. Either choose the maximum available amount (the maximum available is the total cost less the total financial aid that appears on your Student Portal) or specify a specific amount. Be sure to enter in the amount for the **entire year**, this amount will be split evenly between both fall and spring semesters.

3. REVIEW THE INFORMATION YOU SUBMITTED

4. AUTHORIZE THE CREDIT CHECK & SUBMIT

- a. The credit decision is immediate. Notification will be send to NCCC.
- b. If you have been DENIED – the student is eligible for an additional \$4,000 unsubsidized loan. You will have the option to identify if you want the additional loan, you can appeal or add an endorser.

5. IF YOU HAVE BEEN APPROVED-You will now need to sign the Master Promissory Note

- a. From the home page, click the link “Loans and Grants”
- b. Complete a Master Promissory Note (MPN)
- c. I’m a Parent of an Undergraduate Student (PLUS MPN for Parents of Dependent Undergraduate Students