WEST LIBERTY UNIVERSITY

Graduate PLUS Loan Borrowers

Getting Started:
- ✓ You will need a Department of Education FSA ID to complete the following items. This is the same FSA ID used to complete the FAFSA. If you do not have an FSA ID you may apply for one at studentaid.gov by clicking on "Create Account". Click "Get Started" to begin.
- ✓ Gather important information you will need to complete the MPN.
  - o Student SSN and FSA ID
  - o Information for two References
    - ▪ Name, Address, Phone Number

Graduate PLUS Loan Application
This is a student application for a Federal loan program to help finance their educational expenses. The student must have a FAFSA on file to apply. The Grad PLUS application does require a credit check, run by the Department of Education. If approved, the loan amount is determined either by the student's request or by the eligibility remaining towards the student's cost of attendance. This application process should take approximately 20 minutes.

First, visit https://studentaid.gov and click the "Log in" button.
- ✓ Sign in using the information requested.
- ✓ Welcome to the landing page. Please click on the header "Loans and Grants."

Find the first column "Get a loan"
- ✓ Select the second link that says "PLUS Loans: Grad PLUS and Parent PLUS".
- ✓ For Graduate Students use the second option- "I am a Graduate or Professional Student".
- ✓ Select the blue box, "Learn More".
- ✓ On the next screen, read "Things you Should Know Before you Continue".
- ✓ Scroll down to the box "I am a Graduate or Professional Student".
- ✓ Click the blue "Start" box to apply for a PLUS loan.

Step One: Loan Information
- ✓ The student will select an award year, authorize the school's use of funds, add West Liberty University as the school, request a loan amount, and specify the loan period.

Step Two: Borrower Information
- ✓ Enter the student borrower demographic information and their employer's information.

Step Three: Review
- ✓ Be sure to review all information for accuracy, then click "Continue."

Step Four: Credit Check and Submit
- ✓ The student borrower will review important notices and certify the information provided is correct and authorize a credit check.
- ✓ Review the credit check results, options available based on credit decision and next steps.

Your results will be electronically submitted to West Liberty University. You can log back in at any time to view the information on this page. Please allow 72 hours for WLU to process your application. If you have questions, please contact our office.

Grad PLUS Master Promissory Note

The Master Promissory Note is your agreement to repay your loan. It is required for all first-time Grad PLUS borrowers. Please allow approximately 15 minutes to complete the session.

First, visit https://studentaid.gov and click the "Log in" button.
- ✓ Sign in using the information requested.
- ✓ Note that the sign-in information must match the information listed on the borrower's FAFSA.

Welcome to the landing page. Please click on the header "Loans and Grants."

Find the first column "Get a loan"
- ✓ Select the third link that says "Master Promissory Note (MPN)."
- ✓ For Graduate Students use the second option- "I'm a Graduate/ Professional Student".
- ✓ Select the blue box, "Select MPN Type".
- ✓ On the next screen, choose the second option, "MPN for Direct PLUS Loans".
- ✓ Click the blue "Start" box to begin.

Step One: Information
- ✓ Fill in the requested fields about yourself.
- ✓ Remember, the information must match what is assigned to your FSA ID.
- ✓ You will also be required to provide employer information, if applicable, and select West Liberty University as the school.

Step Two: References
- ✓ Enter information for two loan references and click "Submit."

Step Three: Agreements
- ✓ Please read the MPN Agreement.
- ✓ Take your time to read through each section of the loan terms and conditions.

Step Four: Review and Edit
- ✓ Be sure to review all addresses and reference information for accuracy, click "Continue."

Step Five: Sign and Submit
- ✓ "Promises"- If you agree, check the box.
- ✓ Type your name to "sign." It should match your FSA ID Application, click **"Submit"**.

 To Complete:
- ✓ After clicking "Submit," your confirmation page appears. Your results will be electronically submitted to West Liberty University. You can log back in at any time to view the information on this page. Please allow 72 hours for WLU to process your MPN. If you have questions, please contact our office.