

# Parent PLUS Loans

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## Parent PLUS Loans

Parents of [dependent students](#) (ages 24 and younger) can apply for a Parent PLUS loan to help cover related costs for their child's education. You must have a valid FAFSA Application on file indicating you are a dependent student before your parent can apply. There are several steps to apply for a Parent PLUS Loan, click [here](#) for information on whether or not you are a qualified parent:

1. Go to [www.studentaid.gov](http://www.studentaid.gov) and click on the "Apply for a PLUS Loan" link under the **Parent Borrowers** tab.
2. If approved for the Parent PLUS Loan, your parent must also complete additional documents if they desire to borrow funds for your education:
  - A Loan Agreement for a PLUS Loan (MPN). From the [www.studentaid.gov](http://www.studentaid.gov) website, click on the "Complete Loan Agreement for a PLUS Loan (MPN)" link under the **Parent Borrowers** tab.
  - The PLUS Credit Counseling. Click on the "Complete PLUS Credit Counseling" link under the **Parent Borrowers** tab on the [www.studentaid.gov](http://www.studentaid.gov) website.

If approved for a Parent PLUS Loan, you can be awarded up to the [Cost of Attendance](#) as calculated by the Financial Aid Office. In this case, you will also be asked to complete a CSU-Global document called, "The Direct Lending Parent PLUS Loan Request Form"

If your parent is denied for a Parent PLUS Loan, you will automatically become eligible for Independent level funding depending on your grade level in school. This will increase your overall loan award.

Regardless of whether you are approved or denied, please let your student advisor know the results of the PLUS application so they can walk you through the next steps.

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