

Parent PLUS Loan Instructions

Preferred Lender Applications

- ❑ Go to <http://onestop.unf.edu> and choose Financial Aid, then Loans from the menu on the left. On the Loans page, choose the “Parent PLUS” option under “Apply for a Loan.”
- ❑ Select one of the preferred lenders and complete the Federal PLUS Loan Request Form.
- ❑ Proceed to the website of the selected lender and complete their Parent PLUS Loan Application.
 - Ed America www.edamerica.net
 - Sallie Mae www.salliemae.com
 - SunTrust www.suntrusteducation.com
 - Wachovia www.wachovia.com
 - Wells Fargo www.wellsfargo.com
- ❑ These two forms will be used together to notify UNF of your application, and to post the loan to the student’s Financial Aid award.
- ❑ The lender will let you know if you have been approved or declined.
 - *If approved*, the parent will sign a Promissory Note with the selected lender.
 - *If denied*, the parent will receive a denial letter from lender.
 - If UNF is not notified of the denial the award will remain on the student account, but will **not** pay.
 - With a copy of the denial letter and a UNF Loan Action Request Form, the student may request additional Unsubsidized loan funds (subject to approval).

Other Lender Applications (not on the preferred list)

- ❑ Contact your desired lender to find out how to apply.
- ❑ Complete the lender’s loan application process (includes signing of a Promissory Note).
- ❑ You must notify UNF One Stop Student Services of your application by completing a UNF Parent PLUS Loan Request Form, available in One Stop or online at <http://onestop.unf.edu>.
 - You will be required to provide the lender name, lender ID, mailing address and/or fax number, as well as the loan amount.
 - *If denied*, the parent will receive a denial letter from the lender.
 - If UNF is not notified of the denial the award will remain on the student account, but will not pay.
 - With a copy of the denial letter and a UNF Loan Action Request Form, the student may request additional Unsubsidized loan funds (subject to approval).

If the student did not file a FASFA

- ❑ Submit a signed statement to One Stop Student Services to indicate that the student has not and will not file the FAFSA for the specific aid year.
 - The statement must include the student’s name, N number, and specify the aid year for which the student has not/will not file and is requesting the loan.
 - Without this statement, the PLUS loan **will not** be processed.