



2025-2026 Direct Parent PLUS Loan Instructions

To participate in the Federal Direct Parent PLUS Loan program, a parent borrower needs to complete the steps below. Only biological parents, stepparents, or adoptive parents of undergraduate students may take advantage of this loan program. Please keep this cover letter for your records and be mindful when entering your Name, SSN and DOB (date of birth) information. The information entered for the Parent PLUS Loan and MPN must match the information you provided on the FAFSA.

Complete Steps:

1. Go to www.studentaid.gov.
2. From the "Loans and Grants" heading on the main page, select "PLUS Loans: Grad PLUS and Parent PLUS."
3. Under the "Select a borrower type," choose "I am a Parent of a Student." click on Learn More. This will take you to the Log In.
4. On this page, you will need to Log In with your FSA ID and complete the application. The award year is 2025-2026.
5. When determining the amount of the loan you wish to request, you will need to figure in the loan fee of 4.228%. This will be taken off the amount of the loan you request.
6. The loan period can be for the full year or for the semester.
Full Year - August 2025 - May 2026
Fall Semester Only - August 2025 - December 2025
Spring Semester Only - January 2026 - May 2026
Summer Semester Only
7. Complete application and submit.

For an approved application:

1. Complete the MPN (Master Promissory Note). Choose the Option "I'm a Parent of an Undergraduate Student."
2. Submit the attached Direct Parent PLUS Loan Request Form to the Office of Financial Aid.

Currently, parents are not able to accept the parent loan using our online portal.

HLGU Financial Aid

2800 Palmyra Rd. | Hannibal, MO 63401 | Ph: 573.629.3279 | fax: 573.248.0954 | financialaid@hlg.edu

Knowledge for Service



2025-2026 Direct Parent PLUS Loan Request Form

This form is to be completed by the **parent** to request Federal Direct Loans.

Student/Parent Information: (Please Print)

1. Student's Name _____ Student ID Number _____

2. Parent's Name _____

Parent's Date of Birth _____ Parent's Social Security Number _____

3. Parent Borrower email address: _____

4. Federal Direct Loan Period:

___ Academic Year: August 2025 to May 2026

___ Fall Semester Only: August 2025 to December 2025

___ Spring Semester Only: January 2026 to May 2026

___ Summer Session only

5. Requested Parent Direct Loan Amount: \$ _____

Borrower Certification: I certify that the information provided on this form is true and correct.

I also certify that I understand that for my Federal Direct Parent PLUS Loan to be disbursed I must complete and return this form to the Hannibal-LaGrange University Financial Aid Office, as well as have completed both the online application for the Federal Direct Parent PLUS Loan and the Master Promissory Note (MPN) at www.studentaid.gov. By signing this Loan Form, I give my consent to Hannibal-LaGrange University to request my Federal Direct Parent PLUS Loan for the amount and loan periods indicated above. If borrowing an amount less than the maximum loan amount, please add the 4.228% Department of Education loan origination fee into your amount requested.

Borrower's Signature

Date

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