

## Guide to Applying for a Parent PLUS Loan

Please complete the application available on the Rowan financial aid website. Please visit:

<http://www.rowan.edu/financialaid/loanhome>

Select: Parent PLUS Application  
Please enter: Rowan Student ID  
Student SSN  
Parent Loan Borrower SSN  
Loan Period ( select loan period from drop down box)

Note:

Most parents find it more convenient to complete a loan application for the full year. Please remember that a full year loan for the 2011/2012 school year (fall 2011 and spring 2012 terms), the Requested Dollar Amount will be divided equally between the fall and spring terms. The requested loan amount should be sufficient to meet your needs for all terms in the loan period selected.

Click on: Submit Key Info  
If information is not entered correctly – error message will appear  
Correct information and Re-Submit  
If errors are not corrected, please contact the financial aid office for assistance

Complete: Parent loan borrower information

Click on: Validation  
If there are errors, the errors will be noted in red. Correct errors. Once errors are corrected, click on Validation.  
If there are no red error messages, review the information and make any corrections necessary. If information is correct, click Submit.

The loan request has been submitted.

Please PRINT the application, SIGN the application and then FAX or MAIL the application to the financial aid office. Rowan cannot certify an unsigned PLUS loan application.

\*If the same parent loan borrower submits additional PLUS loan applications for the same loan period, the subsequent loan applications will be unable to be submitted. To make corrections/notations to a previously submitted loan application, PRINT the copy of the original loan application (the original loan application will be displayed on the screen). Please make the corrections/notations on the printed copy then sign and fax the copy to the financial aid office.

Fax or mail the signed application to:

Rowan University  
Office of Financial Aid  
201 Mullica Hill Road  
Mullica Hill, NJ 08028                      or      FAX to 856-256-4413

Rowan University **cannot** certify an unsigned PLUS loan application.

The first time Parent PLUS borrower will need to complete a Master Promissory Note (MPN) with Direct Loans. The PLUS loan borrower will be required to use their FAFSA PIN to electronically sign the Master Promissory Note (MPN). The parent who submitted their information for a credit check must be the same parent who completes the promissory note. If the borrowing parent needs to request a PIN, visit the official PIN site ([www.pin.ed.gov](http://www.pin.ed.gov)).

### To sign your Master Promissory Note (MPN)

Go to: <https://studentloans.gov>

Click on: SIGN IN under Manage My Direct Loan

To sign your MPN, you will be required to use the same federal PIN that was issued when electronically signing your FAFSA.

Sign In: Social Security #

First 2 characters of your last name

Your Date of Birth

Your FAFSA PIN # (the 4 digit PIN number used to sign the FAFSA form)

Click on: Complete Master Promissory Note

Click on: Parent PLUS (the MPN process takes approximately 30 minutes to complete)

Complete: Required personal information \*indicates required fields that need to be completed

Complete: Student Information

Click on: School and Loan Information School state: select New Jersey using the drop down box

School name: select Rowan University using the drop down box

Click on: Continue at the bottom of page

Complete: Reference 1 and Reference 2 Information (Note: The Parent borrower cannot list the student as a reference)

Read: "Terms and Conditions"; answer all questions and click the appropriate "I agree" responses

Read: "Review and Sign"; answer all questions and click the appropriate "I agree" responses. Make sure you complete the entire process and continue to the very end and submit the signed MPN.

Direct Loans Applicant Customer Service# 1- 800-557-7394 is available to help students and parents with MPN problems from 8:00 am to 8:00 pm.