Parent PLUS Loan Process

Student grants parent Third Party Access.

Student has to do this and elect for parent to have access to the Parent PLUS Loan Application.

Complete Parent PLUS Loan application

This is done using your Third Party Access account within myWSU. Click on Third Party Access tile > View Info > Parent PLUS Loan Application.

Application sent to Department of Education for credit check.

This process takes 1-2 weeks. Typically, Student Financial Services starts sending applications out for credit checks in May as credit check is good for 180 days.

Sign the Master Promissory Note (MPN) on studentaid.gov

This is done electronically. The same person on the application should be completing the MPN. Make sure to sign the MPN for the Direct PLUS loan.

For more details on Parent PLUS Loans, visit: financialaid.wsu.edu/parent-loans/
What is your backup plan? Check to see if there are additional scholarships available, see if there are other loans available that have not been accepted yet (student loans), or look into private education lending options.