# Federal Direct Parent PLUS Loan Process
## Fall 2026 & Spring 2027

**OFFICE OF FINANCIAL AID**
**WINTHROP UNIVERSITY**

Winthrop University participates in the federal Parent PLUS online application. Parents of dependent students wishing to apply for a Federal Direct Parent PLUS Loan should follow these instructions. Approval for Parent PLUS loans is based on the parent borrower's credit history. Please see https://www.winthrop.edu/finaid/federal-direct-parent-loan.aspx for more information.

**Application Steps (Parent PLUS Loan)**

1. Go to **studentaid.gov**
2. Click **Log In** and sign in using the **parent's FSA ID**
3. From the **Menu**, select:
   **Grants and Loans → PLUS Loans: Graduate PLUS and Parent PLUS**
4. Under ***I am a Parent of a Student,*** click **Learn More**, then click **Start**
5. Select the **2026–2027 award year**
6. Complete the application and credit check
   - In the **School Information** section, select **Winthrop University**
   - **Loan Amount:** We recommend not selecting **maximum loan amount**. Only request what is needed.
     - Beginning in 2026–2027, except for a few returning students, Parent PLUS Loans will be capped at **$65,000 total** for student's entire program which equates to approximately **$16,250 per year over 4 years**.

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**What Happens Next**

- The parent's **credit decision is immediate**
- You do **not** need to contact Winthrop—we receive results automatically (usually within 48 hours). Please allow 1-2 weeks for Winthrop to review.

**If approved:**

- Complete the **PLUS Loan Master Promissory Note (MPN)** if instructed at studentaid.gov
- Allow a couple weeks for Winthrop to review

**If not approved you can choose to:**

1. Not pursue the loan or
2. Add an endorser (co-signer) or
3. Appeal the decision

If the loan is not pursued, the student may be eligible for additional **unsubsidized loan funding**:

- Freshman/Sophomore: up to $4,000/year
- Junior/Senior: up to $5,000/year