1) Go to StudentLoans.gov. (Note: Do not use studentloans.com)

2) Sign in (under Manage My Direct Loan) with your U.S. Department of Education Personal Identification Number (PIN). Note-Parent PIN is required. If you do not have a Federal Student Aid PIN, visit www.pin.ed.gov.

3) Next, select Request a Direct PLUS Loan from the menu in the center column. Then select loan type Parent PLUS loan.

4) Complete the four step process which includes an application and credit check. In the School Name section, be sure to select University of Oklahoma-Norman Campus. OU’s Federal School Code is 003184-00.

5) Credit check results will be available immediately. If your application is approved, you will be given instructions for completing a PLUS Loan Master Promissory Note, if you have not already completed one. If your credit is denied, you have three options: (1) not pursue the PLUS loan; (2) obtain an endorser/co-borrower; or (3) appeal the credit decision.

6) If you obtain an endorser, your endorser must obtain their own Federal Student Aid PIN and complete an endorser addendum on studentloans.gov. If your PLUS application is approved with an endorser, the endorser determines the maximum loan amount we can award the student. The loan amount cannot be increased.

7) If a parent applicant is not credit approved, the student may be eligible for an additional Dependent Unsubsidized Stafford Loan. Financial Aid Services will offer the additional Unsubsidized Stafford to eligible students. Allow 2-4 weeks processing time.