Obtaining a Federal PLUS Loan Endorser
Embry-Riddle Aeronautical University

The following instructions will detail how to correctly obtain a PLUS Loan Endorser in the event you, the parent borrower, is denied a Federal PLUS Loan.

There are three general steps to the process.
1. Complete a Federal PLUS Loan Application
2. Have your endorser complete the Endorser Addendum
3. Complete a Master Promissory Note (MPN)

Should you have any questions, please contact the Financial Aid Office (contact information listed at the end of this tutorial).

Step 1 – The Application
Parent, you must complete a Federal PLUS Loan Application using the Daytona Beach, Florida School Code. If you have already done this using the Daytona Beach code, have your endorser complete Step 2 and you (the parent borrower) may proceed to Step 3 to complete your MPN.

Special Note for Prescott Campus students.
If you have applied under the Prescott, Arizona Campus, you must complete a new application using the Daytona Beach, Florida Campus School Code. Endorsed loans will not process correctly under the Prescott Campus code.

To complete a PLUS loan application, login to www.studentloans.gov. You will need your Federal PIN number. This is the same PIN you use to e-sign your student’s FAFSA. If you do not have an assigned PIN, please visit www.pin.ed.gov to obtain one.
Once you are logged in, you will see the following Welcome screen:

You may select options from either the left side bar or center of the screen. Select the Request Direct PLUS Loan link.

This will take you to the application disclaimer screen.
At the bottom of the screen, select the Parent PLUS link.

This will take you to the first page of the application as seen below.

Begin completing the application. When you get to the “School and Loan Information” section, ensure you select the Florida Embry-Riddle school name. Your screen should look like this:
Finish completing the application and submit. When you receive the denial notice, make sure and record the Loan Reference Number or Award ID Number. Your endorser will need this number to complete their endorser addendum.

Parents, have your endorser complete Step 2, while you may proceed to Step 3.

**Step 2 – The Endorser Addendum**

**Parent**, once you have applied and are denied the Federal Parent PLUS loan, you may have your endorser complete the endorser addendum. Have them log into [www.studentloans.gov](http://www.studentloans.gov). They will need to use a Federal PIN in order to complete the addendum. If they do not have a PIN, they may visit [www.pin.ed.gov](http://www.pin.ed.gov) to obtain one.

**Endorser**, once you are logged into studentloans.gov, click on either the center link or left side link labeled Endorse Direct PLUS Loan. This will take you to the following screen.
You should click on the View What You Need link to see items you will need to complete the addendum. The addendum must be completed in a single session.

Once you have gathered all the appropriate information to begin the addendum process, you will need to enter the Loan Reference Number or Award Identification Number provided to you by the borrower.

Enter the Loan Reference Number of the loan you would like to endorse.
(The borrower will have provided you with a loan reference number or an award identification number.)

The Loan Reference Number is usually 21 digits (alpha-numeric) in length while the Award Identification Number (also referred to as the Loan Application ID) is 8 digits (numeric) in length.
Once entered, you will be taken to the addendum process screen. Ensure your name, the borrower and the student name are correct.

In the Loan Information section, click the drop down box next to School Name. You should see EMBRY-RIDDLE AERONAUTICAL UNIVERSITY. If you see EMBRY-RIDDLE AERONAUTICAL UNIVERSITY – PRESCOTT CAMPUS, you will need to contact the parent and have them reapply under the Daytona Beach Campus (see Step 1) before you (endorser) continues. Your screen should look like the one below.

Notice the amount of the Direct PLUS loan request is listed. You may endorse any amount you wish by entering it in the Endorsed Amount box.

Complete the rest of the addendum and save and submit.
Step 3 – Complete a Master Promissory Note (MPN)

**Parents**, you will need to complete a new MPN for every PLUS loan that is endorsed, even if you have completed an MPN for any previous loans.

If you are not already logged in, log in to [www.studentloans.gov](http://www.studentloans.gov). Click on the link in the center labeled “Complete Master Promissory Note” or the link on the left-side called “Complete MPN”. This will take you to the MPN process screen as seen below.

![Screen shot of MPN process](image)

Complete the necessary information. Once you reach the “School Information” section, ensure that your screen looks like the one below:

![School Information screen](image)

Complete the rest of the MPN, then save and submit.

You have now successfully completed the necessary steps for obtaining a Federal PLUS loan with endorser.

**For Assistance Contact:**

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<thead>
<tr>
<th>Daytona Beach Financial Aid Office</th>
<th>Prescott Financial Aid Office</th>
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</thead>
<tbody>
<tr>
<td>1-800-943-6279</td>
<td>1-800-888-3728</td>
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<tr>
<td><a href="mailto:dbfinaid@erau.edu">dbfinaid@erau.edu</a></td>
<td><a href="mailto:prfinaid@erau.edu">prfinaid@erau.edu</a></td>
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