Options if you are denied:

**Option 1: Undecided or will not pursue** – the financial aid office will offer your student an additional unsubsidized loan

**Option 2: Pursue an endorser** – the parent will need to have their endorser complete an application on studentaid.gov and if approved will have to submit the Endorser Disbursement Authorization form to the Financial Aid Office

**Option 3: Appeal Decision** – you will complete an appeal on studentaid.gov

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**Step 1**
Visit studentaid.gov
- Login using PARENT FSA ID (You will be directed to your account Dashboard)
- Click I’M A PARENT for the dropdown menu

**Step 2** (if approved, con’t to step 3)
- Complete Your Annual Student Loan Acknowledgement
- Apply for Parent PLUS Loan

**Step 3**
- Complete MPN (i.e., Loan Agreement) for Parent PLUS Loan
- Complete PLUS Credit Counseling

**Step 4** (if required, if not PROCEED to Step 5)
- Appeal a Credit Decision
- Use Loan Simulator
- Find Resources for Parents

**Step 5** – submit Parent Disbursement Authorization Form to the Financial Aid office. This form can be found on the student’s MySam account and is available at the front desk of the Financial Aid Office.