THE UNIVERSITY OF RHODE ISLAND

Enrollment Services – Financial Aid

Applying for a Parent PLUS Loan at URI

While the U.S. Department of Education has not yet released final implementation guidance, the University of Rhode Island is monitoring federal updates closely and will revise this resource as additional information becomes available. Details are based on current rules and may change based on federal guidance.

To stay up to date on the latest information please visit:
https://web.uri.edu/financial-aid/upcoming-federal-student-loan-changes/

Last Updated July 17, 2026

Topics Covered Today

- PLUS Loan Process at URI
- Steps:
  - Credit Check via **studentaid.gov**
  - Master Promissory Note (MPN) via **studentaid.gov**
  - URI Supplemental Application
- Timeframe
- Options for Parents Who Are Denied
- Additional Resources for Parents and Students
- Enrollment Services- Contact Information

What is the Parent PLUS Loan?

- The Parent PLUS Loan is a loan that a parent can take out to help cover the cost of a dependent student's education.
  - Interest Rate: 9.07%
  - Origination Fee: 4.228% (standard federal fee deducted before the loan is sent to the university)
    - The origination fee is set by the U.S. Department of Education and automatically subtracted from the total loan amount.

Parent PLUS Loan Process at URI

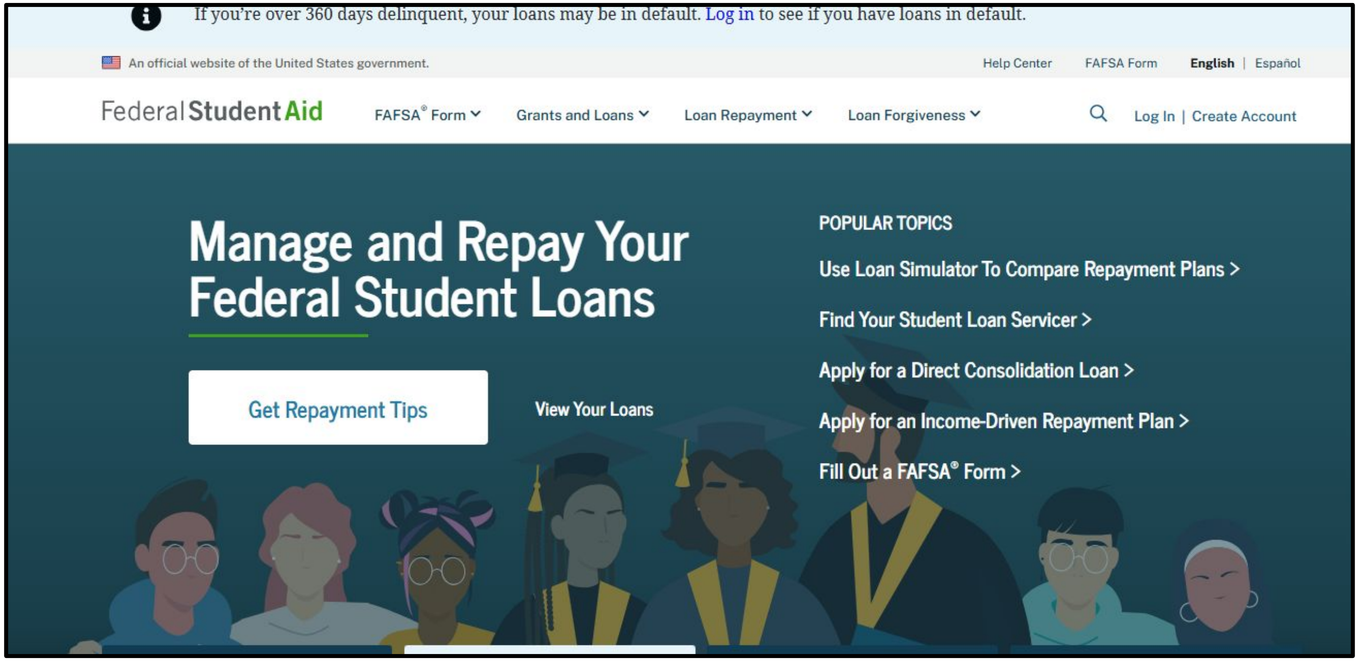
1. The parent must complete the credit check at **studentaid.gov**.
2. Master Promissory Note (MPN).
3. The URI Supplemental Application.

For more information on the Parent PLUS Loan, application process and to stay up to date on the new regulations please visit:

web.uri.edu/financial-aid/loans/parent-plus-loan/

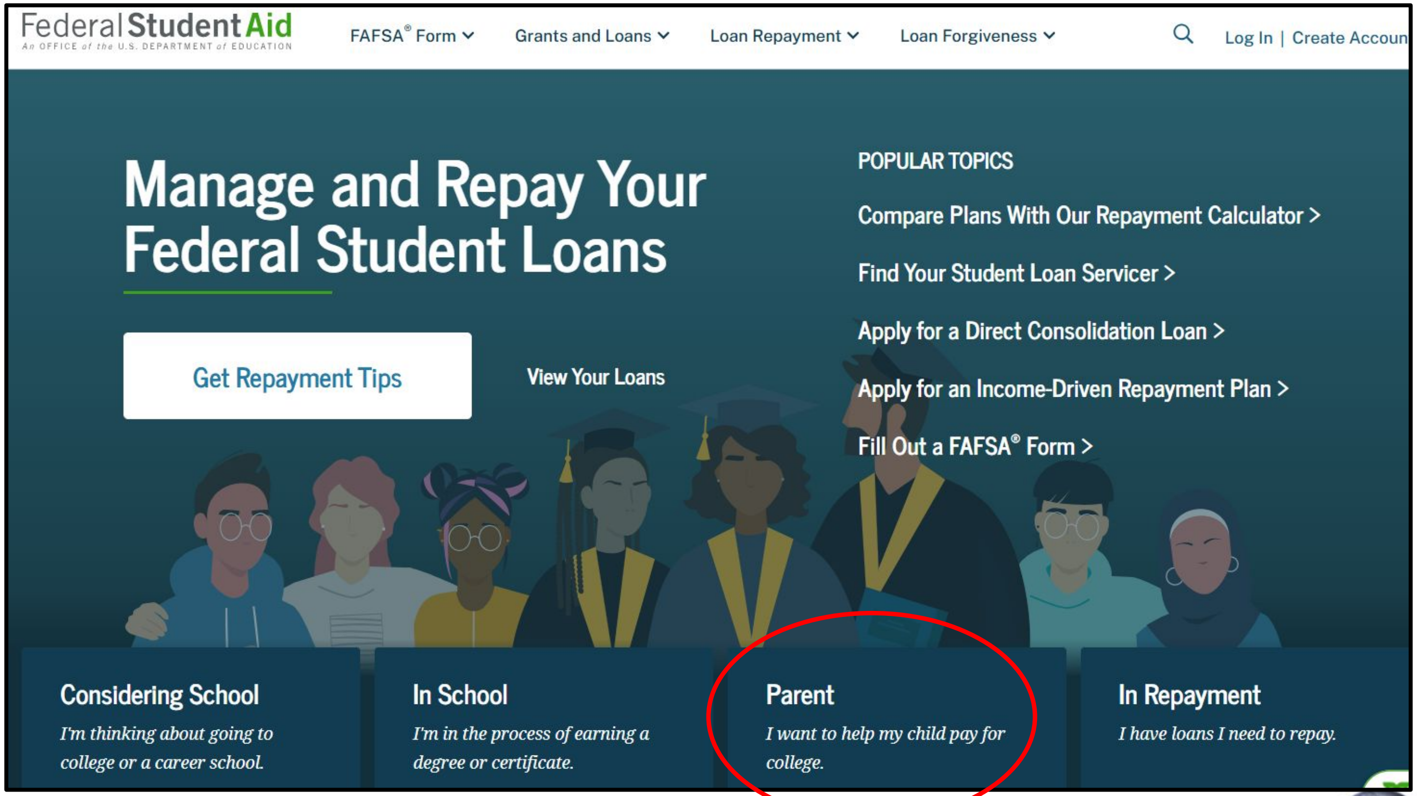
Credit Check

Step 1: Go to studentaid.gov



Credit Check

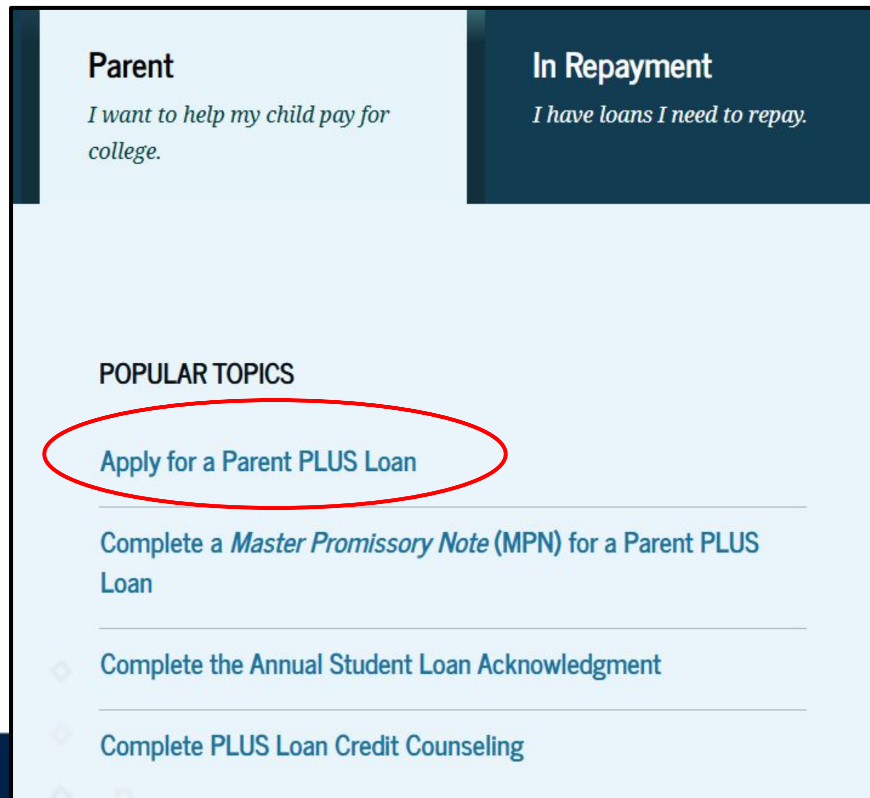
Step 2: Click on “Parent” tab



Credit Check

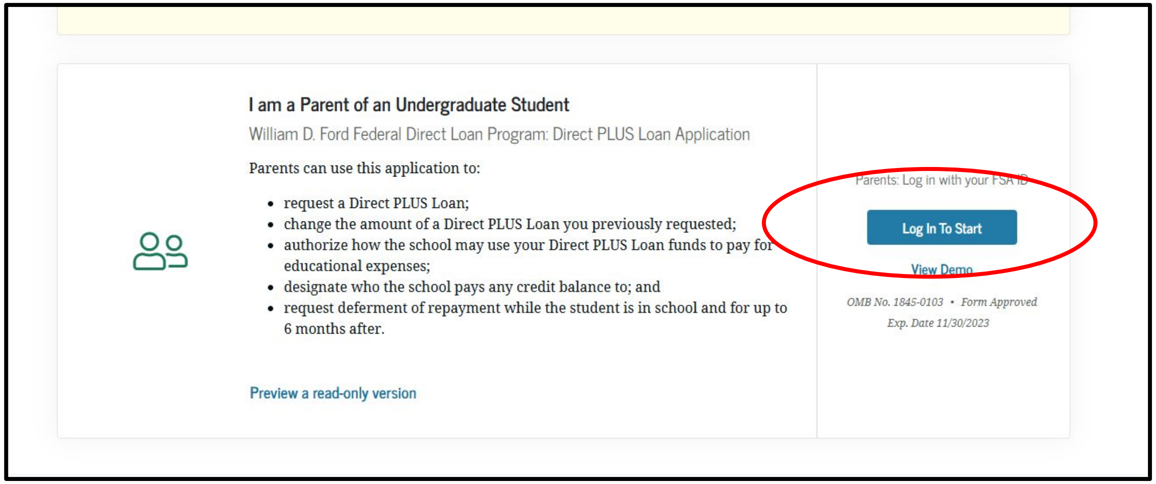
Step 3: Scroll down and select “Apply for a Parent PLUS Loan”

**The credit check is good for 180 days once the credit check is expired you will have to complete the credit check again.



Credit Check

Step 4: Finally, scroll down and click on “Log In To Start” with the parent’s FSA Username and password.



<u>It will take approximately 20 minutes to complete the credit check.</u>

Credit Check Approval vs Denial

Denied

[redacted]

You successfully submitted a Direct PLUS Loan application. However, we are unable to approve your credit. The following school will be electronically notified of your application and your credit status within 24 hours:

School	UNIVERSITY OF RHODE ISLAND
Student	[redacted]
Loan Reference Number	[redacted]
Endorser Code	[redacted]
School Message	URI also requires a supplemental application to be completed to process the PLUS Loan. Please visit https://web.uri.edu/financial-aid/loans/ Select parent or graduate student and complete step 3.

Approved

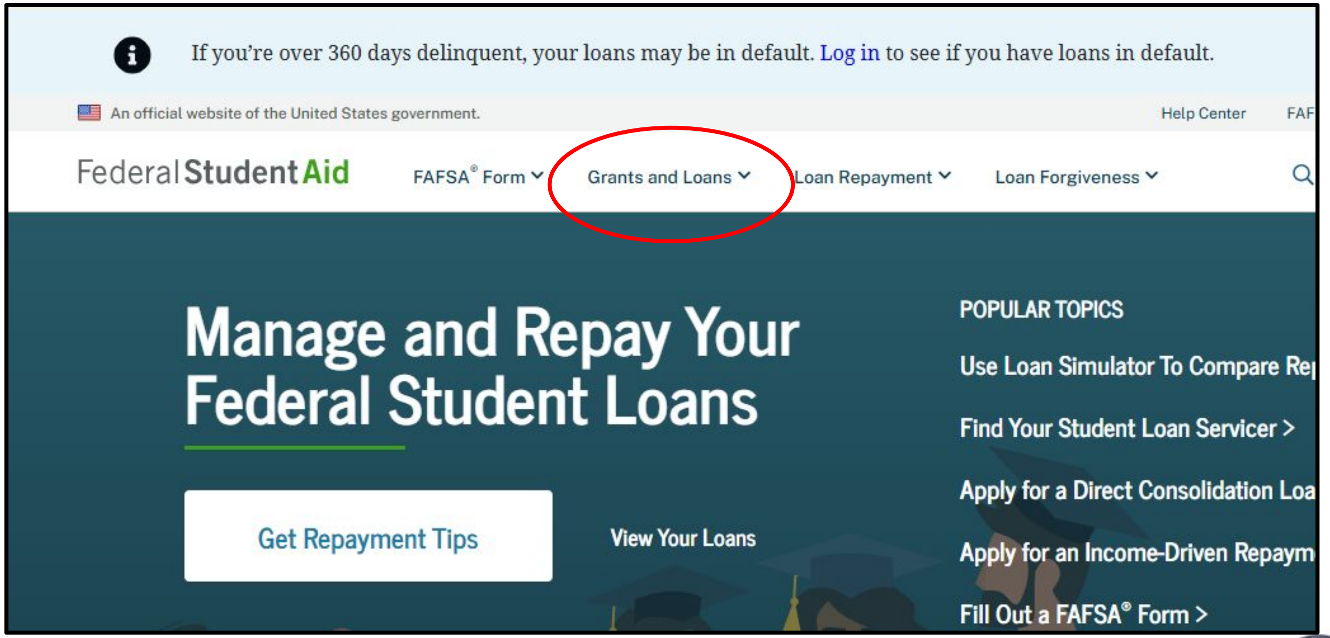
[redacted]

You successfully submitted a Direct PLUS Loan application. The following school will be notified within 24 hours:

School	UNIVERSITY OF RHODE ISLAND
Student	[redacted]
Loan Reference Number	[redacted]
School Message	URI also requires a supplemental application to be completed to process the PLUS Loan. Please visit https://web.uri.edu/financial-aid/loans/ Select parent or graduate student and complete step 3.

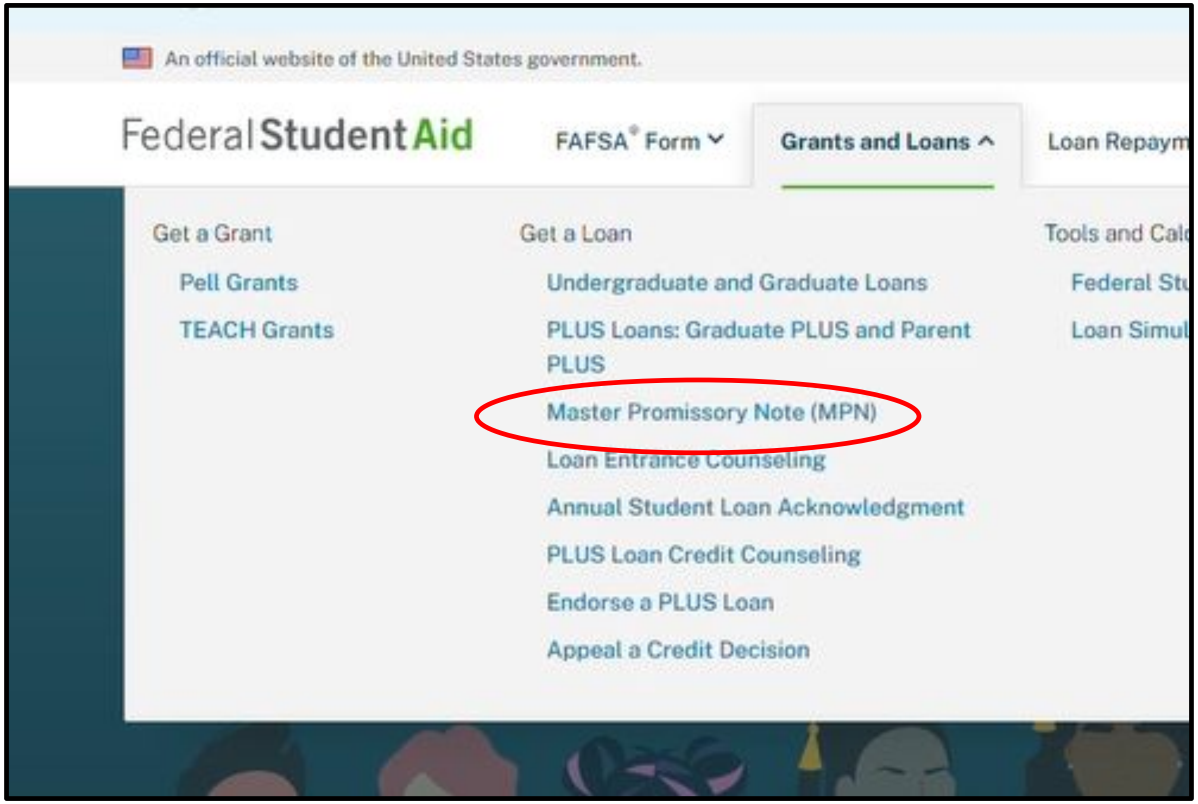
Complete the Master Promissory Note (MPN)

Step 1: Go to studentaid.gov and go to the “Grants and Loans” tab



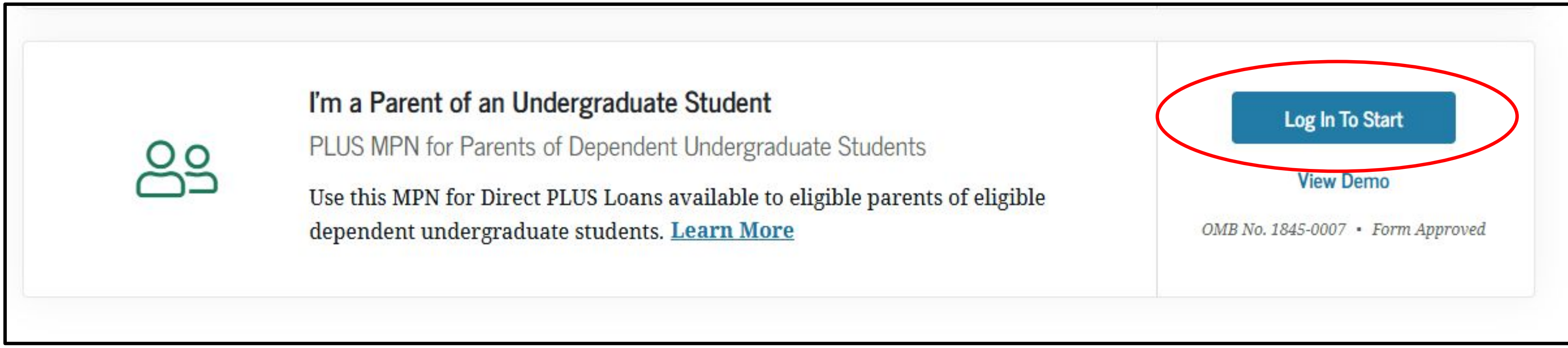
Complete the Master Promissory Note (MPN)

Step 2: Click on Master Promissory Note (MPN)



Complete the Master Promissory Note (MPN)

Step 3: Finally, click on “Log In To Start” with the parent’s FSA Username and password.



URI Supplemental Application Steps

1. Click here to complete a credit check for a PLUS Loan. Log in using parent FSA-ID and password.

   -If approved, continue with Steps 2 and 3. The borrower (parent) will receive the results of a borrower-initiated credit check immediately. The credit check decision will be good for 180 days.

   -If denied, please review your options in your email. For more information please review the "PLUS Loan Denial Options" tab above.

2. Click here to complete a Master Promissory Note (MPN). Log in using parent FSA-ID and password.

3. Click here for URI Supplemental Application.

   a. Please note you will need to enter: your student's URI ID #, your student's Social Security Number (SSN), and your student's date of birth.

   b. Be sure to click the magnifying glass to specify Academic Year "2026".

   c. When requesting your PLUS Loan **you must account for the 4.228% origination fee. Please use this** resource **when it comes to calculating your PLUS Loan.**

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URI Supplemental Application

By completing this supplemental application, I am granting consent to the U.S. Department of Education and its agents to obtain a report of my credit record and using the information from that report in determining whether to make A Direct PLUS Loan to me. I understand that I will be notified in writing of the results of the credit check with respect to my loan application.

Student Information

Enter Student's URI ID#:

Enter Student's SSN with no hyphens:

Enter Student's Date of Birth:

Please select the button for the loan you are applying for

Parent Plus Loan Electronic Form (Undergrad students only)

Apply for URI Parent Plus Loan

Graduate Student Plus Loan Electronic Form

Apply for URI Grad Plus Loan

Lookup Status

URI Supplemental Application

Federal Direct Parent PLUS Loan

Supplemental Application

Your Student Information for which this loan will apply

Student's Name [redacted] URI ID [redacted]

*Academic Year: Application Nbr NEW

Parent Verification

Parent/Guardian DOB	*Parent/Guardian SSN #:	*Enter to Verify SSN again:

Borrower's Bio Information

Parent's URI ID NEW

Relationship to the Student

Last Name

First Name

Middle Initial

Date of Birth

Address Line 1

City

State

Zip

Parent's Home Phone #

Parent's Work Phone #

Email Address

Alternate Email Address

Citizenship Status

You must be a US Citizen or eligible non citizen to apply for the Federal Direct PLUS Loan.

Country USA *Citizenship Status

URI Supplemental Application

When you enter your loan amount, please remember that the 4.228% fee is deducted by the Department of Education.

If you need a specific amount to land in your student's account, please use our online calculator on the financial aid website to determine the gross loan amount you should request

web.uri.edu/financial-aid/loans/parent-plus-loan/

- Then go to “Step 3”.
- Finally click on “Resource” it will populate the Parent PLUS Loan Calculation.

Parent PLUS Loan Timeframe

Once the following have been completed:

- Credit Check (must be approved)
- Master Promissory Note (MPN)
- URI Supplemental Application

Parents can expect the PLUS Loan to post to the student's account within 2-3 weeks.

Parent PLUS Loan Denial Options

If you are a parent that has applied for a Parent PLUS and was denied due to the credit check there are options a parent may consider pursuing:

- **Option 1:** The student may receive an Additional Federal Direct Unsubsidized Loan. ($4,000 additional loan for first year and second year students, $5,000 additional loan for third year and beyond). Email esloancoordinator-group@uri.edu.
- **Option 2:** The parent may appeal the credit decision with the U.S. Department of Education.
- **Option 3:** The parent may reapply for the Parent PLUS Loan with a endorser.

For more information please visit:

web.uri.edu/financial-aid/loans/parent-plus-loan/

Contact Us!

Contact Us

401.874.9500 (ph)

401.874.2002 (f)

enrollment-group@uri.edu

USE OUR SECURE PORTAL TO SEND CONFIDENTIAL DOCUMENTS

Hours of Operation – Kingston

M, Tu, Th, F: 8:30am – 4:00pm

W: 9:30am – 4:00pm

Visit Our Virtual Lobby

We're here to answer your questions about billing, financial aid and registration via Zoom. Hours are:

M, T, Th, F: 9am – 3pm and W 9:30am-3pm

ENTER HERE

Website: https://web.uri.edu/enrollment/contact/

THANK YOU!

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