2015-2016 Federal Aid Application Process

The following steps will help you complete the Financial Aid Applications for the 2015-2016 academic year (July 1st, 2015 to June 30th, 2016).

1. **Determine if you are a dependent student:** If you can answer “Yes” to one of the following questions, you are considered an independent student and you are not required to provide parental information. Dependent students must provide parental information.

   - □ Yes □ No  Were you born before January 1, 1992?
   - □ Yes □ No  **As of today,** are you married?
   - □ Yes □ No  At the beginning of the 2015-2016 school year, will you be working on a master’s or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)?
   - □ Yes □ No  Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
   - □ Yes □ No  Are you a veteran of the U.S. Armed Forces?
   - □ Yes □ No  Do you have children who will receive more than half of their support from you between July 1, 2015 and June 30, 2016?
   - □ Yes □ No  Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2016?
   - □ Yes □ No  At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?
   - □ Yes □ No  As determined by a court in your state of legal residence, are you or were you an emancipated minor?
   - □ Yes □ No  As determined by a court in your state of legal residence, are you or were you in legal guardianship?
   - □ Yes □ No  At any time on or after July 1, 2014, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?
   - □ Yes □ No  At any time on or after July 1, 2014, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless?
   - □ Yes □ No  At any time on or after July 1, 2014, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

2. **Information needed to complete your FAFSA:**

   - □ Your social security number (If you are a dependent student, your parents will be required to report their social security numbers and dates of birth)
   - □ Your Driver’s License
   - □ Your Alien Number if you are not a U.S. Citizen
   - □ Your and your parents/spouse’s 2014 Income Tax Returns and W-2/1099
   - □ Your and your parents/spouse’s untaxed income for 2014: Social Security benefits, Social Supplemental Income (SSI), Veterans Benefits, Food Stamps, Pensions, unemployment, economic assistance from friends and relatives, etc.
   - □ Your and your parents/spouse’s savings and investments information
   - □ Child support paid or received during 2014
   - □ Your FSA ID (If you are a dependent student, your parent must create a FSA ID).
3. **Create a FSA ID username and password:** You must get a FSA ID to sign your application online. Create your FSA ID when logging to the U.S. Department of Education website or at [https://fsaid.ed.gov/npas/index.htm](https://fsaid.ed.gov/npas/index.htm). If you are a dependent student, your parents must create their own FSA ID. **Only the owner of the FSA ID must create and use the account. NEVER SHARE YOUR FSA ID.**

4. **FAFSA application:** You should complete your FAFSA online at [www.fafsa.gov](http://www.fafsa.gov). **DO NOT USE OTHER WEBSITE!!!**

Following are some screens from the FAFSA Website to help you complete your application. These screenshots are intended to show the majority of the questions displayed on FAFSA on the WEB. The order of these screens may vary from the actual online application due to your information, dependency status or updates from the Department of Education. It is extremely important to read the instructions and make sure you answered the questions correctly. Refer to the “Help and Hint” box located at your right if you need help.

- Select “START A NEW FAFSA” or “LOGIN” based on your user status.

- Select “Enter your FSA ID” if you have a FSA ID or select “Enter the student’s information” if you have not created your FSA ID. You will be required to create a FSA ID later.
Select your academic year: “2015-2016”. Select “START 2015-2016 FAFSA”. Note: If you filed a 2014-2015 FAFSA, you will be presented the FAFSA Renewal option.

![Select your academic year](image)

FSA ID

FSA ID Status:
User Account Management
You can use your FSA ID to sign your FAFSA electronically or make corrections to your FAFSA.

Create a Save Key.

Create a Save Key.
The Save Key is for temporary use for you or your parent to return and complete this specific FAFSA.

Create a Save Key
Re-enter Save Key

Select “NEXT” and enter your information. If you are completing a FAFSA Renewal, your information will be preloaded. Review and update your information as required.

Same-sex couples must report their marital status as married if they were legally married in a state or other jurisdiction that permits same-sex marriage, without regard to where the couple resides.
• Are you a U.S. Citizen?: If you are a Permanent Resident, select “No, but I am an eligible noncitizen” and provide your Alien number (A000000000).

<table>
<thead>
<tr>
<th>Student Eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are you a U.S. citizen?</td>
</tr>
<tr>
<td>Yes, I am a U.S. citizen (or U.S. national)</td>
</tr>
<tr>
<td>Select</td>
</tr>
<tr>
<td>Yes, I am a U.S. citizen (or U.S. national)</td>
</tr>
<tr>
<td>No, but I am an eligible noncitizen</td>
</tr>
<tr>
<td>No, I am not a citizen or eligible noncitizen</td>
</tr>
</tbody>
</table>

• Registration with the Selective Service: If you are a male, age 18-25, and have not registered with the Selective Service System you may select “REGISTER ME”. You may also register at [www.sss.gov](http://www.sss.gov).

• High School Diploma: Select the answer that describes your high school completion status.

<table>
<thead>
<tr>
<th>When you begin college in the 2015-2016 school year, what will be your high school</th>
</tr>
</thead>
<tbody>
<tr>
<td>Select</td>
</tr>
<tr>
<td>High school diploma</td>
</tr>
<tr>
<td>GED certificate or state authorized high school equivalent certificate</td>
</tr>
<tr>
<td>Home schooled</td>
</tr>
<tr>
<td>None of the above</td>
</tr>
</tbody>
</table>

• Select your Grade Level:

<table>
<thead>
<tr>
<th>When you begin the 2015-2016 school year, what will be your grade level?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Select</td>
</tr>
<tr>
<td>Never attended college/1st yr.</td>
</tr>
<tr>
<td>Attended college before/1st yr.</td>
</tr>
<tr>
<td>2nd yr./sophomore</td>
</tr>
<tr>
<td>3rd yr./junior</td>
</tr>
<tr>
<td>4th yr./senior</td>
</tr>
<tr>
<td>5th yr./other undergraduate</td>
</tr>
<tr>
<td>1st yr. graduate/professional</td>
</tr>
<tr>
<td>Continuing graduate/professional or beyond</td>
</tr>
</tbody>
</table>

• Degree or Certificate: Select between 1st Bachelor’s Degree, 2nd Bachelor’s Degree or Graduate/professional (Master’s Degree)

<table>
<thead>
<tr>
<th>When you begin the 2015-2016 school year, what degree or certificate will you be</th>
</tr>
</thead>
<tbody>
<tr>
<td>Select</td>
</tr>
<tr>
<td>1st Bachelor’s degree</td>
</tr>
<tr>
<td>2nd bachelor’s degree</td>
</tr>
<tr>
<td>Associate degree (occupational or technical program)</td>
</tr>
<tr>
<td>Associate degree (general education/transfer program)</td>
</tr>
<tr>
<td>Certificate/diploma (occupational/technical/education program of less than 2 yr.)</td>
</tr>
<tr>
<td>Certificate/diploma (occupational/technical/education program of at least 2 yr.)</td>
</tr>
<tr>
<td>Teaching credential program (nondegree program)</td>
</tr>
<tr>
<td>Graduate/professional degree</td>
</tr>
<tr>
<td>Other/undecided</td>
</tr>
</tbody>
</table>
• High School Information: This question is presented to students who indicate have a high school diploma. Enter the name, city and state of the high school you attended. Select “CONFIRM”. Results for your high school search will be displayed. You can select the school attended from the list. If no matches are found, select NEXT to continue.

• Enter Polytechnic University’s School Code: **014255** and select “SEARCH”. You can add up to 10 colleges in your application.

• Check and select “ADD”. Select “NEXT” to continue.

• After selecting your school, select your housing plan. (Do not select “On Campus” for PUPR – On campus housing is not available.)
• Dependency status and parental information: Dependent students must provide parental information, unless there is a special circumstance.

![Dependency Status Results](image)

- Providing parental information:
  - If your parents are married, answer the questions about both parents.
  - If your parents are not legally married but are living together, answer the questions about both parents.
  - If your parent is widowed or single, answer only the questions about that parent.
  - If your parents have divorced or separated, answer only the questions about the parent that you lived with most during the last 12 months. If you did not live with one parent more than the other, answer only the questions about the parent who provided most of your financial support during the last 12 months.
  - If your parent has remarried after being widowed or divorced, answer the questions about both your parent and your stepparent.
  - If you were adopted, follow the instructions above for parents, based on your parents' current marital status.

Note: The following are not considered parents on the FAFSA unless they have legally adopted you: grandparents, foster parents, legal guardians, older brothers/sisters, and uncles/aunts. Please, contact the Financial Aid Office if you have a legal guardian or foster parents.

• Parents’ Demographics Information

![Parent Demographics Information](image)

- Providing Income information: Refer to the following charts to confirm if you and/or your parents/spouse are required to file an income tax return for 2014. If you are required but you have not filed your tax return, we recommend you to file it before submitting your FAFSA.
Requirements from the U.S. Internal Revenue Services (source www.irs.gov):

Table 1-1. 2014 Filing Requirements for Most Taxpayers

<table>
<thead>
<tr>
<th>IF your filing status is...</th>
<th>AND at the end of 2014 you were...</th>
<th>THEN file a return if your gross income was at least...</th>
</tr>
</thead>
<tbody>
<tr>
<td>single</td>
<td>under 65</td>
<td>$10,150</td>
</tr>
<tr>
<td></td>
<td>65 or older</td>
<td>$11,700</td>
</tr>
<tr>
<td>married filing jointly***</td>
<td>under 65 (both spouses)</td>
<td>$20,300</td>
</tr>
<tr>
<td></td>
<td>65 or older (one spouse)</td>
<td>$21,500</td>
</tr>
<tr>
<td></td>
<td>65 or older (both spouses)</td>
<td>$22,700</td>
</tr>
<tr>
<td>married filing separately</td>
<td>any age</td>
<td>$3,950</td>
</tr>
<tr>
<td>head of household</td>
<td>under 65</td>
<td>$13,050</td>
</tr>
<tr>
<td></td>
<td>65 or older</td>
<td>$14,600</td>
</tr>
<tr>
<td>qualifying widow(er) with</td>
<td>under 65</td>
<td>$16,350</td>
</tr>
<tr>
<td>dependent child</td>
<td>65 or older</td>
<td>$17,550</td>
</tr>
</tbody>
</table>

* If you were born on January 1, 1959, you are considered to be age 65 at the end of 2014. (If your spouse died in 2014 or if you are preparing a return for someone who died in 2014, see Publication 501.)

** Gross income means all income you received in the form of money, goods, property, and services that is not exempt from tax, including any income from sources outside the United States or from the sale of your main home (even if you can exclude part or all of it). Do not include any social security benefits unless (a) you are married filing a separate return and you lived with your spouse at any time during 2014 or (b) one-half of your social security benefits plus your other gross income and any tax-exempt interest is more than $25,000 ($32,000 if married filing jointly). If (a) or (b) applies, see the instructions for Form 1040 or 1040A or Publication 915 to figure the taxable part of social security benefits you must include in gross income. Gross income includes gains, but not losses, reported on Form 8949 or Schedule D. Gross income from a business means, for example, the amount on Schedule C, line 7, or Schedule F, line 6. But, in figuring gross income, do not reduce your income by any losses, including any loss on Schedule C, line 7, or Schedule F, line 9.

*** If you did not live with your spouse at the end of 2014 (or on the date your spouse died) and your gross income was at least $3,950, you must file a return regardless of your age.


Requirements from the Internal Revenue Service of Puerto Rico (www.hacienda.gobierno.pr)
• After selecting your tax filing status, you will be required to answer some filtering questions to determine if you qualify to use the IRS Data Retrieval Tool to transfer your and your parents/spouse’s 2014 income tax return information into your FAFSA.

Why it is important to use the IRS Data Retrieval Tool? The Department of Education requires eligible students and parents to use the IRS Data Retrieval Tool to help them report accurate information. The use of this tool will also ease the verification process of the application.

Who Should Not Use the IRS Data Retrieval Process?
- Students or parents who filed an amended federal tax return
- Students or parents whose federal tax filing status is “married filing separately”
- Students or parents who filed a foreign (or Puerto Rican) tax return
- Students or parents who filed their taxes electronically within the last 2 weeks or who filed their taxes by mail within the last 8 weeks.
• Students and/or parents that are not eligible to use the IRS Data Retrieval Tool should use the following chart as reference when answering income questions.

**Quick Reference for 2014 U.S. and P.R. Income Tax Return**  
(S = Student section, and P = Parents section)

<table>
<thead>
<tr>
<th>FAFSA Element</th>
<th>FAFSA #</th>
<th>IRS 1040 EZ</th>
<th>IRS 1040 A</th>
<th>IRS 1040</th>
<th>PR Tax Return</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adjusted Gross Income</td>
<td>S #36</td>
<td>P #85</td>
<td>Line 4</td>
<td>Line 21</td>
<td>Line 37</td>
</tr>
<tr>
<td>Total # of exemptions</td>
<td>S #38</td>
<td>P #87</td>
<td>Line 5</td>
<td>Line 6d</td>
<td>Line 6d</td>
</tr>
<tr>
<td>Earnings from Work</td>
<td>S #39-40</td>
<td>P #88-89</td>
<td>Line 1</td>
<td>Line 7</td>
<td>W-2 Box 1 + 14 (Code A) or Lines 7 + 12 + 18 or Schedule K1</td>
</tr>
<tr>
<td>Education Credits</td>
<td>S #44a</td>
<td>P #93a</td>
<td>N/A</td>
<td>Line 33</td>
<td>Line 50</td>
</tr>
<tr>
<td>IRA, SEP, SIMPLE, Keogh or other qualified plans deductions</td>
<td>S #45b</td>
<td>P #94b</td>
<td>N/A</td>
<td>Line 17</td>
<td>Lines 28 + 32</td>
</tr>
<tr>
<td>Tax-Exempt Interest</td>
<td>S #45d</td>
<td>P #94d</td>
<td>N/A</td>
<td>Line 8b</td>
<td>Line 8b</td>
</tr>
<tr>
<td>Untaxed Portions Of IRA Distributions</td>
<td>S #45e</td>
<td>P #94e</td>
<td>N/A</td>
<td>Lines 11a - 11b (exclude rollovers)</td>
<td>Lines 15a - 15b (exclude rollovers)</td>
</tr>
<tr>
<td>Untaxed portion from pensions &amp; annuities</td>
<td>S #45f</td>
<td>P #94f</td>
<td>N/A</td>
<td>Lines 12a - 12b (exclude rollovers)</td>
<td>Lines 16a - 16b (exclude rollovers)</td>
</tr>
<tr>
<td>Other untaxed income: Untaxed Portions of Health Savings Accounts</td>
<td>S #45i</td>
<td>S #94i</td>
<td>N/A</td>
<td>N/A</td>
<td>Line 25</td>
</tr>
</tbody>
</table>

Using your W-2 to answer income questions...

**W-2 Wage and Tax Statement**

Q #39-40 (S), Q# 88-89 (P): Wages Box 1 + 14 (Code A)

Q #45a (S) & #94a (P): Tax-deferred pension and savings plans (Include codes D, E, F, G, H and S)

• Answer all questions regarding your and your parents/spouse’s finances. **Do not skip questions regarding income or assets.**
• After completing all required questions, you will be able to review or Print your FAFSA.

[Image of Sign & Submit]

• You and your parent (if you are a dependent student) must have a FSA ID to sign the application online. However, you have the option to “Print a Signature Page” and submit your FAFSA without electronic signatures.

• After signing your FAFSA, select “SUBMIT MY FAFSA NOW” to send your application.

**IMPORTANT**: By submitting your FAFSA, you:

1. Agree to use federal and state student aid funds only to pay the cost of attending an institution of higher education.
2. Certify that you are not in default and do not owe money back on a federal or state grant or have made satisfactory arrangements to repay it.
3. Certify that you are the person identified by the FSA ID and have not disclosed that FSA ID to anyone else (if using a FSA ID).
4. Agree to provide any required information that will verify the accuracy of your completed form.
5. Understand that the Secretary of Education has the authority to verify the information reported on your application with the Internal Revenue Service and other federal agencies.
6. Understand that if you purposely give false or misleading information, you may be fined $20,000, sent to prison, or both.

• After successfully submitting your electronic application, you will be able to print the Confirmation Page. This page includes an estimate of the Federal Student Aids to which you may be eligible. This estimate could change after de Verification Process.
• If you signed your FAFSA with a FSA ID, your application will be processed within 2 to 3 business days. If you selected to print the Signature Page, your application will not be processed until the Central Processing System receives the Signature Page.

• As soon as your application is processed, you will receive a Student Aid Report (SAR). This report summarizes the information you submitted on your FAFSA. You must carefully review your SAR and complete any pending steps. Your SAR will notify you if your application has been selected for the Verification Process, estimated eligibility for Pell Grant Program and if there is any correction necessary. If you need to make any correction, you may access your processed FAFSA at www.fafsa.gov.

• The school(s) you selected on your FAFSA will receive the results.

• If your application is selected for the verification process (EFC *), you will be required to confirm the information reported in your FAFSA. Your student aid will not be disbursed if your file is incomplete.

• You will be able to view the Electronic SAR and make corrections to your FAFSA, if needed. Select VIEW PROCESSED INFORMATION to view your SAR. Select MAKE FAFSA CORRECTIONS to correct your application.

Making corrections to your FAFSA

➢ Go to www.fafsa.gov. Select “Login”.
➢ Enter your information and select “Next”.
➢ Select the application year to correct and then “Make FAFSA corrections”
• Students with multiple corrections will be able to access a correction history. The Correction History provides access to a summary of processed information for each of the student’s transactions. You should select the last transaction from the history view.

• Select the step which should be corrected. Examples: To add a school code, select “School Selection”. To use the IRS Data Retrieval Tool, select “Financial Information”.

• Following is the section you will use the IRS Data Retrieval Tool.

• After submitting the corrections to your FAFSA, you will get a Submission Confirmation.
Important information for students applying for federal student loans:

1. You will need approximately 30 to 60 minutes to complete your loan application.
2. Make sure you complete the following documents:
   a. Student Loan application
   b. Entrance Counseling – New loan applications only.
   c. Master Promissory Note (MPN) – New loan applications only.

Information you must gather before starting the application process:

1. Your Federal Student Aid Identification (FSA ID) username and password.
2. Personal Information: Home address, mailing address (if different from your home address), phone number and e-mail address
3. Employer information: Company name, address and phone number
4. School Name: Universidad Politécnica de Puerto Rico / Polytechnic University of Puerto Rico
5. Information of References of two people that you know for the past 3 years. References should not live with the student and cannot have the same address and phone number. Reference information: Name, address and phone number.

General Program Eligibility Requirements

- Have processed your 2015-2016 Free Application for Federal Student Aid (FAFSA). Should you be selected for the Verification Process, you must have completed your file.
- Be admitted as a Regular Student
- Be enrolled at least half-time (per trimester): 6 credits if Undergraduate or 3 credits if Graduate
- Meet the Standards of Satisfactory Academic Progress
- Be a U.S. citizen or permanent resident of the United States
- Have not defaulted previous student loans or do not owe a refund on a federal student grant
- If a beneficiary of Vocational Rehabilitation or any benefits from any Federal Agency, you must submit to the Financial Aid Office evidence of the benefits you will be receiving for the 2015-2016 academic year.
**Application Process**

**Step 1:** To complete your Student Loan Application go to:

https://www.pupr.edu/orlando/services/financial-aid-services/loan-application-form/

**Step 1a:** After reading section “Before Applying”, select “Student Application Form” and then “Apply for Student Loan”.

**Step 1b:** Enter all required information. See the following chart for information on loan amounts.
### Annual Loan Limits by Grade Level

<table>
<thead>
<tr>
<th>Credits</th>
<th>Grade Level</th>
<th>Loan Program</th>
<th>Loan Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Undergraduate Program</td>
<td>Dependent Student</td>
</tr>
<tr>
<td>0 – 30</td>
<td>1</td>
<td>Subsidized</td>
<td>$3,500</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Unsubsidized</td>
<td>$2,000</td>
</tr>
<tr>
<td>31 – 60</td>
<td>2</td>
<td>Subsidized</td>
<td>$4,500</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Unsubsidized</td>
<td>$2,000</td>
</tr>
<tr>
<td>61 - 90</td>
<td>3</td>
<td>Subsidized</td>
<td>$5,500</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Unsubsidized</td>
<td>$2,000</td>
</tr>
<tr>
<td>91 - 120</td>
<td>4</td>
<td>Subsidized</td>
<td>$5,500</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Unsubsidized</td>
<td>$2,000</td>
</tr>
<tr>
<td>120 or more</td>
<td>5</td>
<td>Subsidized</td>
<td>$5,500</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Unsubsidized</td>
<td>$2,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Graduate Program</td>
<td></td>
</tr>
</tbody>
</table>

**Step 2:** After submitting your Student Loan Application, the system will direct you to the U.S. Department of Education website, [www.studentloans.gov](http://www.studentloans.gov), to complete the Entrance Counseling and the Master promissory Note (MPN). **Note:** If you are applying for a Loan Renewal, you are not required to submit a new MPN or Entrance Counseling.

**Step 3:** Select “Log In”.

### Federal Student Aid

**Step 3a:** Enter your FSA ID username and password. Select “Log In”.

[Image of Federal Student Aid website]

As of May 10, 2015, you must have a verified FSA ID (Username & Password) instead of a PIN to log in to StudentLoans.gov. Create an FSA ID. If you have a verified FSA ID, log in to StudentLoans.gov.
Step 4: Select “Complete Counseling”.

Step 4a: Select “Start” Entrance Counseling.

Step 4b: Select the school to notify of your counseling completion. Then, select “Notify This School”.

**IMPORTANT:** When searching for the school, you must select PUERTO RICO in “School State” and UNIVERSIDAD POLITECNICA DE PUERTO RICO/POLYTECHNIC UNIVERSITY OF P.R. in “School Name”.
**Step 4c:** Select what type of student you are: undergraduate or graduate. Select “Continue”.

**Step 4d:** After signing in, your Entrance Counseling Session will open. The system will automatically display any previous student loan data. You must complete all required exercises and answer all questions.

**Step 4e:** After completing the Entrance Counseling, you may print the confirmation page for your records.

**Step 5:** To complete your Master Promissory Note, select “Complete Master Promissory Note”.
Step 5a: Select “Subsidized/Unsubsidized”. After this screen, you will be required to provide your personal, school and references information. Carefully read the instructions and provide the required information.

Select the type of Direct Loan you would like to receive

- **Subsidized/Unsubsidized**
  (Direct Subsidized or Direct Unsubsidized Loans available to eligible undergraduate or graduate/professional students. Students must be logged in with their own Federal Student Aid (FSA) ID.)

- **Graduate PLUS**
  (Direct PLUS Loans available to eligible graduate/professional students. Students must be logged in with their own Federal Student Aid (FSA) ID.)

  Graduate students should apply for Unsubsidized loans up to their full eligibility using the Subsidized/Unsubsidized Master Promissory Note.

- **Parent PLUS**
  (Direct PLUS Loans available to eligible parents of eligible dependent undergraduate students. Parents must be logged in with their own Federal Student Aid (FSA) ID.)

**Note:** When searching for the school, you must select PUERTO RICO in “School State” and UNIVERSIDAD POLITECNICA DE PUERTO RICO/POLYTECHNIC UNIVERSITY OF P.R. in “School Name”.

**Print a copy of your MPN for your records.**

**Loan Application Evaluation Process**

- After submitting the loan application, the Financial Aid Officer will receive an electronic copy of your application and will determine your eligibility for the Federal Student Loan Program. If your application is incomplete, you will receive notification via e-mail. **Note:** We cannot process your Student Loan application if you have not been admitted as regular student.

- After your student loan application is approved, you will receive written notification. This notification will confirm the total loan amount for the academic year and the estimated disbursement dates and disbursement amounts.

- Students who are not eligible for the Federal Student Loan Program will be notified via postal mail.
Program Eligibility Requirements

Requirements for the parent:
✓ Be the father or mother, biological or adoptive, of a dependent student enrolled in an undergraduate program. A stepparent can apply for a PLUS loan only if his/her income was included in the FAFSA.
✓ Be a U.S. citizen or permanent resident of the United Status.
✓ Not be in default status with financial assistance in the Title IV programs.
✓ Have acceptable credit.

Requirements for the student:
✓ Submit the 2015-2016 Free Application for Federal Student Aid (FAFSA)
✓ Be admitted as a Regular Student
✓ Be registered in at least six (6) credits per trimester.
✓ Have satisfactory academic progress
✓ Be a U.S. citizen or permanent resident of the United Status.
✓ Not be in default status with financial assistance in the Title IV programs.
✓ If a beneficiary of Vocational Rehabilitation or any benefits from any Federal Agency, you must submit to the Financial Aid Office evidence of the benefits you will be receiving for the 2015-2016 academic year.

❖ Important information for parents applying for a Parent PLUS loans:

1. You will need approximately 30 to 60 minutes to complete your loan application.
2. Make sure you complete the following:
   a. Parent PLUS Loan application
   b. Master Promissory Note (MPN) - New applications only.
   c. PLUS Loan Credit Verification

❖ Information you must gather before starting the application process:

1. Your Federal Student Aid Identification username and password
2. Parent’s Information: Name, home address, mailing address (if different from your home address), phone number and email address
3. Employer information: Company name, address and phone number
4. School Name: Universidad Politécnica de Puerto Rico / Polytechnic University of Puerto Rico
5. References should not live with the student and cannot have the same address and phone number. Reference information: Name, address and phone number.
6. Student’s Information: Name, social security number, date of birth, mailing address and phone number.

The Parent PLUS Loan application must be completed by the student’s parent.
**Application Process**

**Step 1:** Complete your Parent PLUS Loan Application at:

https://www.pupr.edu/orlando/services/financial-aid-services/loan-application-form/

**Step 1a:** After reading “Before Applying”, select “Parent PLUS Application Form” and then “Apply for Parent PLUS Loan”.

**Step 1b:** Provide the required information and select “Submit”. 
**Step 2:** After submitting your Parent PLUS Loan Application, the system will direct you to the U.S. Department of Education website [www.studentloans.gov](http://www.studentloans.gov) to complete the Master promissory Note (MPN) and the Request for Credit Verification. Select “Log In”.

![Student Loans Website](image)

**Step 3:** Enter your FSA ID username and password. Click on “Log In”.

![Log In Page](image)

**Step 4:** Select “Complete Master Promissory Note”. **IMPORTANT:** Parents that requested and received loan disbursements for last academic year do not have to complete a new MPN and must skip to step #5.

![MPN Menu](image)
Step 4a: Select “Parent PLUS”.

Step 4b: Provide the required information. Select “Continue”. Important: When searching for the school, you must select PUERTO RICO in “School State” and UNIVERSIDAD POLITECNICA DE PUERTO RICO/POLYTECHNIC UNIVERSITY OF P.R. in “School Name”.

Step 5: After completing the Master Promissory Note you must complete a request for credit verification. Select “Request a Direct PLUS Loan”.

Step 5a: Select “Parent PLUS”.

Select the loan type

Graduate PLUS
(Direct PLUS Loans available to eligible graduate/professional students. Students must be signed in with their own Federal Student Aid PIN.)

Parent PLUS
(Direct PLUS Loans available to eligible parents of eligible dependent undergraduate students. Parents must be signed in with their own Federal Student Aid PIN.)
Step 5b: Enter the required information.
- Award year = 2015-2016.
- When searching for the school, you must select PUERTO RICO in “School State” and UNIVERSIDAD POLITÉCNICA DE PUERTO RICO/POLYTECHNIC UNIVERSITY OF P.R. in “School Name”.
- Enter the desired loan amount for the loan period.

Loan Application Evaluation Process

- After submitting the loan application, the Financial Aid Officer will receive an electronic copy of your application and will determine your eligibility for the Federal Student Loan Program. If your application is incomplete, you will receive notification via email. **Note:** We cannot process your Parent Loan application if the student has not been admitted as regular student.
- If the Parent PLUS Loan application is denied due to adverse credit history, the dependent student may be eligible to borrow additional amount from the Unsubsidized Student Loan.
- After the PLUS loan application is approved, you will receive written notification. This notification will confirm the total loan amount for the academic year and the estimated disbursement dates and disbursement amounts.
- Parents who are not eligible for the Federal PLUS Loan Program will be notified via postal mail.