1. Parent logs into StudentAid.gov with their FSA ID (not the student’s FSA ID)

2. Complete Application
   - Deferment While in School: If you want to defer repayment while the student is enrolled in at least-half time school, you will need to select defer. Otherwise, your first payment will be due within 60 days after the date of the last disbursement of the loan.
   - Post-Enrollment Deferment: If you want to defer repayment for an additional six month beginning on the date the student ceases to be enrolled half-time or graduate, select this option. Otherwise, your first payment will be due within 60 days after the date of the last disbursement of the loan.

3. If accepted, complete a Master Promissory Note
   - At StudentAid.gov navigate to Complete Aid Process and Select Complete a Master Promissory Note, MPN for Parents

If you are declined, additional funds can be added to the student’s unsubsidized loan amount by request.