Federal Direct PLUS Loans are credit-based loans available to parents of dependent undergraduate students or graduate professional students. The credit check on the PLUS Loan is valid for 180 days. A FAFSA must be completed before applying.

**Step 1: Go to [http://studentloans.gov](http://studentloans.gov)**

**Step 2: Click the **Log In** button; The applicant must log in with their FSA ID**

**Important**
Parents applying for a PLUS Loan must log-in using their FSA ID

**Step 3: Select “Request a Direct PLUS Loan”**

**Step 4: Select the PLUS loan type**

**Step 5: Complete all PLUS application steps 1-4 then submit**

**Step 6: Review results**

- The results of your credit check will be available immediately, and sent electronically to our office for processing.
- If your credit is approved, you will be required to complete a PLUS Loan Master Promissory Note (MPN).
- If your credit is not approved (denied) you will have the option to:
  1. Not pursue the PLUS loan*
     *The student becomes eligible for additional Direct Unsubsidized Loans based on classification: Fresh/Soph eligible up to $4,000 - Jr/Sr. eligible up to $5,000. Cannot exceed cost of attendance.
  2. Obtain an endorser (must complete PLUS Counseling & PLUS Loan MPN if approved)
  3. Appeal the credit decision (must complete PLUS Counseling & PLUS Loan MPN if approved)
  4. Contact Student Loan Support Center at 1-800-557-7394 if notified of Reconsideration eligibility.