



STEPS TO APPLY FOR A *PLUS LOAN*

Application available May 01, 2015 for Fall 2015 - Spring 2016 award year

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>

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



****IMPORTANT****

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

FSA ID Username or E-mail Address

FSA ID Password

[Create an FSA ID](#)

[Forgot Username or Password?](#)

For assistance, call 1-800-557-7394.

Log In

Step 3: Select *"Request a Direct PLUS Loan"*



Step 4: Select the PLUS 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 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.