

Federal Direct Graduate PLUS Loan Application Instructions

Applying for a Graduate PLUS Loan is a multi-step process that involves a credit check and specific documentation. Follow these steps to ensure your application is processed correctly.

Step 1: Log In and Navigate

1. Go to studentaid.gov and log in using your FSA ID.
2. Navigate to the "Loans and Grants" menu.
3. Under the "Get a Loan" section, select "PLUS Loans: Graduate PLUS and Parent PLUS."
4. Find the section titled "I am a Graduate or Professional Student" and click "Learn More," then click "Start."

Step 2: Loan Details and School Selection

1. **Select the Award Year:** Choose the specific academic year for which you are requesting funds.
2. **Add School Information:** Select the state where your school is located, then search for and select your school by name.
3. **Specify the Loan Amount:** You will be presented with three options:
 - **Maximum Amount:** Borrow the full amount eligible as determined by the school.
 - **Specific Amount:** Enter a fixed dollar amount you wish to borrow.
 - **I Don't Know:** If you choose this, the school cannot certify your loan until you provide a written, signed statement confirming your requested amount.
4. **Select the Loan Period:** Enter the dates you need the loan for (e.g., 08/2026 through 05/2027).

Step 3: Certification and Submission

1. Review all certifications and authorizations carefully.
2. Submit the application. The Department of Education will email you shortly after to notify you if your credit was **approved** or **denied**.

Step 4: Follow-up Actions

Based on your credit decision, you must complete the following requirements:

If your credit is...	Required Actions
Approved	Complete Entrance Counseling and the Master Promissory Note (MPN) on studentaid.gov .
Denied (and you appeal)	If approved via appeal: Complete Entrance Counseling and the MPN .
Denied (using an Endorser)	Complete an Endorser Addendum , PLUS Credit Counseling , PLUS Entrance Counseling , and the MPN .

Important Reminders

- **Timing:** Credit decisions are only valid for **180 days**.
- **Processing:** It typically takes a few business days for the school to receive your loan file. Once received, the financial aid office will review your application and update your financial aid offer accordingly.