

# Direct Loan Graduate PLUS Loan

## Step by Step Instructions

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For information about the Graduate PLUS loan including interest rates, please visit:

<https://studentaid.gov/understand-aid/types/loans>

Graduate or professional students may apply for the Graduate PLUS loan using the instructions below. You will need the following items to complete the Graduate PLUS application:

- School Name
- Your name, address, telephone number, date of birth, and social security number
- Your FSA ID Username and FSA ID Password
- Your employer's name and address (if employed)

### Instructions:

1. Go to <http://www.studentaid.gov>.
2. Hover over the second tab **Apply for Aid**.
3. Click **Apply for a Grad PLUS loan**.
4. Under the green lined box titled *Apply for a PLUS Loan*, click **Log In To Start**.
5. Enter your FSA ID Username and FSA ID Password.
6. Complete the required fields in all 4 sections of the application. At the end of the application, you will be informed if your application has been approved or denied. PBA will be notified automatically within 48 hours of your completion.

### If your application is approved:

Continue the on-screen instructions to complete the Graduate PLUS Master Promissory Note (MPN). After both the applications have been completed, the loan will be added to your account within 48 hours.

### If your application is denied:

When a Graduate PLUS application is denied, multiple options for proceeding will be displayed.

- Option 1: You can choose to no longer pursue the Graduate PLUS loan.
- Option 2: You can pursue an endorser. Please follow the instructions on the Student Loans website.
- Option 3: If you believe that you should not have been denied for the Graduate PLUS loan, you may appeal the decision by calling the Student Loan Support Center at 1-800-557-7394.