

# 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:*  
<http://studentaid.ed.gov/types/loans/plus>

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.studentloans.gov>.
1. Click the green **Log In** button.
2. Enter your FSA ID username and FSA ID password.
3. Click on **Request a Direct PLUS Loan**.
4. Click on **Graduate PLUS**.
5. Complete all four pages of the application.
6. At the end of the application, you will be informed if your application has been approved or denied.

### If your application is approved:

Continue following the on-screen instructions to complete the Graduate PLUS Master Promissory Note (MPN). After both the Graduate PLUS application and MPN have been completed, the results will automatically be sent to PBA within 48 hours and the loan will be applied to your account.

### 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.