Completing a Direct PLUS Loan Request

Important: Only graduate students and/or parents of dependent undergraduate students can request a Direct PLUS Loan. Before requesting a PLUS loan, you must complete the FAFSA (www.fafsa.gov).

1. To request, visit www.studentloans.gov.
2. Click the green “Log In” button. Note: Parents should sign in as themselves, not the student.
3. Select “Request a Direct PLUS Loan.”
4. Read the disclosure information then graduate students should click “Graduate PLUS” and parents should click “Parent PLUS.”
5. Next, you will be asked to Select an Award Year. Fall 2016 is part of the 2016-2017 school year.
6. Continue through the application and include USF on your request (school code: 001325).
7. Once you reach the “Loan Amount Requested,” it is important that you borrow smart and only borrow the amount of loan you need for educational expenses.
   a. If you know the exact amount you would like to borrow, enter this amount.
   b. If you would like to borrow your Cost of Attendance minus other awards, select “maximum.”
   c. If you choose “I do not know…” USF will process the request at the maximum amount.
8. Choosing the appropriate loan period is very important for timely, accurate processing. The standard loan period is Fall/Spring (August 2016 – May 2017). Choose which is appropriate for you (the student).
9. Review the information and click “Continue.”
10. Next input the borrower information.
    a. Graduate students enter your information.
    b. Parents enter your information. Note: the parent completing the PLUS Request must be on the FAFSA.
11. Click “Continue.” You will again be asked to review the information. Be sure to review this information very carefully. Click “Continue.”
12. You will now be asked to agree to two statements. If you agree, check the boxes and click “Continue.”
   Important: Once you click continue, a credit check will be processed.
13. If approved, you must now complete a Master Promissory Note (MPN) for the Direct PLUS Loan (if a PLUS MPN has not previously been completed at USF).
14. If denied, the Department of Education will inform you of your options.

For more information on the Direct PLUS Loan, please visit https://studentaid.ed.gov/types/loans/plus.

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