Completing a Direct PLUS Loan Request Online

Important: Before requesting a PLUS loan, you must complete the FAFSA (www.fafsa.gov) and be awarded and accept the full Unsubsidized Loan amount. You can begin applying online for a PLUS Loan AFTER April 15, 2015 for the Fall 2015/Spring 2016 academic year only. The online PLUS application is NOT available for Summer 2015.

1. To request a Graduate PLUS Loan, visit www.studentloans.gov.
2. Click the green “Sign In” button.
3. Select “Request a Direct PLUS Loan.”
4. Read the disclosure information, then click “Graduate PLUS.”
5. Next, you will be asked to Select an Award Year. USF will only be accepting Direct PLUS Requests for the 2015-2016 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 for the year, 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 2015 – May 2016). Choose which is appropriate for you (the student).
9. Review the information and click “Continue.”
10. Next, input your information.
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.