2013-2014 Graduate Plus Loan Application Process

**Step 1: Student logs in with their Federal PIN**

- Click on the link below to launch the Department of Education’s Federal Graduate PLUS Loan application. The borrower must provide their information during the log in process. In order to complete the PLUS application and sign the MPN (if first-time applicant), the borrower must have a Department of Education PIN (used when signing the FAFSA). If the borrower does not have a PIN number, one may be obtained at www.PIN.ed.gov before beginning the PLUS application.  
  
  www.studentloans.gov

- Click the ‘Sign In’ button and enter your PIN and the additional information requested.

**Step 2: Click ‘Start PLUS Application Process’**

- Click the link “Request a Direct Plus Loan”. Then click the link for Graduate Plus.

**Step 3: Enter Student Information (2pgs)**

- Enter your demographic information as well as school information.

**Step 4: Review Data Entered**

- Verify the information that you entered. Correct any information that was entered incorrectly.

**Step 5: Credit Check**

- Federal Direct PLUS awards are credit-based loans. To qualify for the loan, the borrower must first pass a credit check, must agree to the terms provided, and click submit. The credit check will end in an approval or denial.

  **If Credit Check Ends in Approval:**

- If approved and a first time PLUS Loan borrower; continue with Step 6 below to complete a PLUS Master Promissory Note (MPN).

  **If Credit Check Ends in Denial:**

- If denied, options will be given that include appealing the credit decision, obtaining an endorser, or not pursuing the loan. Select the appropriate answer. Students and endorsers must sign a PLUS Master Promissory Note (MPN).

**For First Time Applicants or Applicants Applying with an Endorser**

**Step 6: Begin the PLUS Master Promissory Note (MPN) Process**

- Click the link Complete Master Promissory Note.

**Step 7: Complete the PLUS MPN**

- Select ‘Graduate Plus’. Complete additional information and personal references. Read and agree to the terms and conditions of the loan.

**Step 8: Review, Sign, and Print the PLUS MPN**

- Review the information provided, complete the signature boxes and click ‘Sign’. A secondary window will appear, scroll/review MPN document (make a copy of the MPN for your records) and click ‘Submit’.

**Step 9: UMass Dartmouth Law Certifies and Awards the PLUS Loan**

- The Department of Education will notify UMass Dartmouth Law regarding your PLUS Loan application. If the student is enrolled at least half-time and meets all other eligibility criteria, UMass Dartmouth Law will certify the loan for the amount requested up to the cost of attendance minus other financial aid received. The PLUS Loan will be added to the student's financial aid award and will be visible in the UMass Dartmouth COIN system within 5-7 business days at www.umassd.edu/coin/.

**IMPORTANT:** In addition to the above, students must also submit a completed Graduate Plus Budget Worksheet form to Law School Financial Services prior to the processing of the loan. Please calculate your expenses and resources based on the number of months you will be attending in the 2013-14 academic year. Forms can be found on the financial aid page of the Law School website.