

## 2018-2019 Graduate Plus Loan Application Process

### Log in

- Go to [www.studentloans.gov](http://www.studentloans.gov) to launch the Department of Education's Federal Graduate PLUS Loan application. In order to complete the PLUS application and sign the MPN, you must have a FSA ID. If you do not have a FSA ID, one must be created before beginning the PLUS application.
- Click the '**Log In**' button and enter your **FSA ID** and **FSA Password**.

### Select - Apply for a PLUS Loan

### Select - Direct PLUS Loan Request for Graduate/Professional Student Borrowers

Follow the online prompts to complete the application.

### Credit Check

- Federal Direct PLUS awards are credit-based loans. To qualify for the loan, you must first pass a credit check and must agree to the terms provided. The credit check will end in an approval or denial. The results of your PLUS application and credit check will be available immediately.

**If credit is approved**, you will be given instructions for completing a PLUS Master Promissory Note (MPN) if not completed previously or your prior PLUS loan required an endorser. No PLUS funds can be paid to your UMass Law account until the PLUS MPN has been completed.

**If credit is denied**, you will have the option to: (1) not pursue the loan, (2) obtain an endorser, or (3) appeal the credit decision. ***If you choose option 2 or 3 (obtain an endorser or appeal the credit decision)***, you will be required to complete **PLUS Counseling** prior to disbursement of funds.

The Department of Education will notify UMass Dartmouth Law regarding your PLUS Loan application. If you meet all eligibility criteria, UMass Dartmouth Law will certify the loan for the amount requested up to the cost of attendance minus other financial aid received and add the PLUS Loan to your financial aid award.

**NOTE:** For Federal Direct Graduate Plus Loan eligibility requirements, interest rates and fees, go to the [Federal Direct Loan link](http://www.umassd.edu/law/) in the financial aid section of the UMass Law website at <http://www.umassd.edu/law/>.