

# Direct PLUS Loan Application Instruction 2023-24

The Direct PLUS Loans: Parent PLUS Loan and the Graduate PLUS Loan are credit-based loans for dependent undergraduate students or graduate students enrolled at least half-time. The annual limit on a Direct PLUS Loan is equal to the student's cost of attendance minus any other financial aid the student receives. The U.S. Department of Education is the lender for Direct PLUS Loans.

Username and Password **(not students)**

(Note: If you do not have a FSA ID, create one by clicking on "Create a FSA ID" at [studentaid.gov](https://studentaid.gov))

- x **Graduate** students go to the [studentaid.gov](https://studentaid.gov) website. Click "Log In" and sign in with your FSA Username and Password.

(Note: If you do not have a FSA ID, create one by clicking on "Create a FSA ID" or visiting [studentaid.gov](https://studentaid.gov))

- x Click on "Apply for Aid"
- x Navigate to "Applying for a PLUS Loan"
- x Select the applicable type of Direct PLUS Loan Request you would like to complete
  - o "Apply for a Parent PLUS Loan" (for dependent undergraduate student)
  - or**
  - o "Apply for a Grad PLUS Loan" **(use this option if you are a Graduate/Professional Student)**

The Department of Education will notify the University and the borrower of loan approval or denial within 21-business days.

If a parent is denied a Parent