Completing a Direct Graduate PLUS Loan Request Online 2019-2020

Important: Before requesting a Graduate PLUS loan, you must complete the FAFSA (www.fafsa.gov) and be awarded and accept the full Unsubsidized Loan amount.

You may begin applying online for a Graduate PLUS Loan in June 2019 for the Fall 2019/Spring 2020 academic year

1. To apply for a Graduate PLUS Loan, visit www.studentloans.gov.
2. Click the blue LOG IN button.
3. Select Apply for a Direct PLUS Loan
4. Read the disclosure information, then click Direct PLUS Loan Application for Graduate/Professional Students.
5. Next, you will be asked to Select an Award Year. Select the 2019-2020 Year.
6. Continue through the application and include USF on your request.
   Important Note: The School of Law and the University share a school code; select 'University of San Francisco'. Be sure you select the correct school (i.e. not UCSF or other). Double check that the School Code/Branch listed is: 001325.
7. Once you reach the Loan Amount Requested page, it is important that you borrow wisely and only borrow the amount of loan you need.
   a. If you know the exact amount you would like to borrow for the year (Fall + Spring), enter this amount. Your loan request will be divided in two equal halves (½ Fall 2019 and ½ Spring 2020)
   b. If you would like to borrow your full PLUS loan offer, select maximum.
   c. If you choose I do not know, USF will process the request up to your Cost of Attendance for the current Award Year.
   Note: Choosing the appropriate loan period is very important for timely, accurate processing. DO NOT select Fall Spring Summer. You can modify future semester requests easily, by contacting the School of Law Financial Aid Office at lawfinaid@usfca.edu.
9. Review the information and click Continue.
10. Next, enter 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. You will receive a credit decision on the next page, and also via email, within a few minutes of submitting your online application.
14. 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).
15. If you are credit-denied, the Department of Education will inform you of your options via email.

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