

Follow the instructions below to apply for a Graduate/Professional PLUS Loan at USD. Refer to the USD Loan Tip Sheet if you have questions.

Please note: It is recommended that students who have previously borrowed at USD or another institution stay with their previous lender. USD does not participate in the Federal Direct Loan programs. If you previously borrowed under the Federal Direct Loan program, you must select a new lender and complete a new Application and Master Promissory Note (MPN). If you have borrowed previously and don't know the name of your prior lender, go to www.nslds.ed.gov to check your loan history.

Applying for Your Loan

You must complete the FAFSA application process first. After receiving your E-offer from USD you may complete the electronic Graduate PLUS Loan application process. We recommend that you apply for your full Subsidized and Unsubsidized Stafford Loan eligibility before applying for a Graduate PLUS Loan.

All graduate/professional PLUS Loan borrowers will have a credit review completed by their lender.

Go to the Loan Portal online at <https://www.edfund.org/wps/portal/loanportal>. Make the selections to “view lender options” for Graduate/Professional PLUS.

- If you have previously borrowed a Grad PLUS Loan, select your prior Grad PLUS lender from the lender list and click “Apply”.
- If you have not previously borrowed a Grad PLUS Loan, review the lenders listed by clicking on their names. After selecting a lender, click on the “Apply” link.
- **Apply with only one lender.**
- If you have previously borrowed and do not see your prior lender listed, contact your lender directly to apply. Your lender will need to provide a Graduate PLUS Loan Certification Request to the USD Office of Financial Aid.
- On the lender's website you will be instructed how to apply for your Grad PLUS Loan. An instant credit check will be completed, regardless of whether you have previously borrowed.
- Apply for the full amount needed for the entire academic year. (Funds are disbursed equally per semester.)
- New borrowers - Print the completed MPN for your records.
- The lender will forward your application to the USD Office of Financial Aid for certification. You will be notified when funds are available for disbursement.

You've Finished!

Only complete this process once. If you have any questions, please contact the USD Office of Financial Aid.