Frequent PLUS Loan Delays and Resolutions

The MPN has been completed several times, but the red flags on the MySanDiego portal are still there.

Three steps are required to process the PLUS loan:
1). Accept the loan offer on the MySanDiego portal;
2). Complete the Credit Authorization Application process on www.studentloans.gov;
3). Complete the electronic Master Promissory Note on www.studentloans.gov

If the Credit Authorization or Master Promissory Note is not complete the electronic records will not transmit to USD. Completing the MPN several times may slow the process down. Be certain all three steps are completed.

Completing the Credit Authorization more than once within 90 days

An initial borrower’s credit authorization result will stand for 90 days, meaning that no matter how many times it is completed again the result will remain the same. A denied result can be changed by appealing the decision or securing a credit worthy endorser. See Information Regarding Options When PLUS Credit is Not Approved for more details.

The Credit Authorization and MPN were completed weeks ago, but still not linked on MySanDiego portal.

Be certain the information provided on the forms is correct. Many times the Borrowing Parent will complete the information as the student and list the student as the parent. In this case, it is important to return to www.studentloans.gov to begin the process again. DO NOT USE THE DROP DOWN BOX to complete the information as it is incorrect. Enter the information for the student and the parent manually.

Additionally, be certain the loan offer is accepted on the MySanDiego portal. If it is a subsequent Parent PLUS follow the instructions provided within the offer which includes the USD loan request form.


The Credit Approved Endorser completed all required information, but the loan still isn’t disbursing.

The Parent Borrower is required to complete a new Master Promissory Note for the specific loan which the endorser is linked to. The MPN will only be honored for that one specific loan. Any subsequent Parent PLUS loan will require a new MPN.

The first Parent Borrower was denied credit authorization, but the second parent was credit approved and the loan isn’t disbursing.

Only ONE PARENT can borrower on a specific loan offer. When a credit application has been denied approval and either Option 1 or Option 3 is selected the loan status will remain unchanged as the OFA is waiting for further processing through studentloans.gov. (See Information Regarding Options When PLUS Credit is Not Approved.)

If a second parent decides to apply for the same loan, notification MUST BE SUBMITTED to the OFA. An offer of the same loan will be made available to allow the second borrower’s information to link with the records at the Dept. of Education. Information and required forms will be made available through the MySanDiego portal.

The loan offer was initially declined, but is now needed.

Contact the OFA to reactivate the offer either by submitting a hard copy written and signed request or by email to usdofas@sandiego.edu.

The credit authorization was denied last night and the loan status is unchanged.

It takes 3-5 business days for the Dept. of Education through studenloans.gov to electronically submit the information to the Office of Financial Aid. Continue to monitor the MySanDiego portal for changes and updates.