



Options When Graduate PLUS Credit is Denied

The following instructions are intended to assist PLUS borrowers navigate the U.S. Dept. of Education's PLUS process.

The U.S. Dept. of Education through <https://studentaid.gov> provides PLUS credit results immediately after submission. If the credit approval is denied the borrower has options on how to proceed. The credit result and selected option is electronically transmitted to USD's Office of Financial Aid within 3-5 business days.

Each option is accessible through the site MENU listed at the top right corner. Select the Customer Support option and then Sitemap to begin. **A Federal Direct Loan Borrower Representative is available for assistance by calling (800) 557-7394.**

Note: Credit results and the selected option are electronically sent to USD's Office of Financial Aid within 3-5 business days and will reflect depending on the option selected on the student's Financial Aid portal. **Do Not email credit results to USD.**

- **Appeal Credit Decision**

- The U.S. Dept. of Education provides instruction to submit documentation of extenuating circumstances.
- An approved appeal requires the borrower to complete **PLUS Credit Counseling** on <https://studentaid.gov>.
- The appeal process is completed between the borrower and the U.S. Department of Education through <https://studentaid.gov>. When all requirements are met USD will receive an electronic update.
- The PLUS Loan award status will remain at **ORIG** while the appeal is in process.
- **The PLUS borrower is required to complete a new Master Promissory Note (MPN).**
- **PLUS Credit Counseling is required through <https://studentaid.gov>.**

- **Pursue an endorser**

- Endorser will require a Federal Student Aid User ID requested through <https://studentaid.gov/fsa-id/create-account>. The process can take 3-5 business days for the ID to become available.
- Both the borrower's last name and Endorser Code provided when credit was initially denied are required.
- **The PLUS borrower is required to complete a new Master Promissory Note (MPN) for this and each subsequent PLUS Loan with an endorser.**
- The borrower is required to complete **PLUS Credit Counseling** on <https://studentaid.gov>.

- **No longer pursue the loan**

- The borrower will have no further requirements to fulfill for the loan.
- The Office of Financial Aid will update the PLUS Loan status to DENY and **the loan origination will no longer be active.**

- **Undecided**

- The borrower will have no further loan requirements to fulfill.
- The Office of Financial Aid will update the PLUS Loan status to DENY and **the loan origination will no longer be active.**