Log on to your MySanDiego Financial Aid portlet.

1. **Accept** the amount required for the **full academic** year by logging on to MySanDiego Financial Aid portlet. Funds will disburse only after all federal requirements are complete and processed by the U.S. Dept. of Education.

Log on to on [https://studentaid.gov/](https://studentaid.gov/) to complete the following steps.

2. **Complete** Graduate Entrance Counseling (ELC).
   
   a. **First time USD Borrowers ONLY**: If this is your first Graduate PLUS Loan while at USD complete the Entrance Counseling at [https://studentaid.gov/](https://studentaid.gov/) listed under **“Complete Aid Process”**. Select “graduate or professional student” under student type.
   
   b. **Remain logged in**.

3. **Application & Credit Authorization** [https://studentaid.gov/](https://studentaid.gov/)
   
   a. Under **“Apply for Aid”**, select **“Apply for a Grad PLUS Loan”**
   
   b. **Carefully** confirm you are completing the application for a Graduate/Professional, not parent. [Direct PLUS Loan Application for Graduate/Professional Students](https://studentaid.gov/)
   
   c. **Credit result is immediate and valid for 180 days regardless of the result**.

4. **Federal Master Promissory Note (MPN)** [https://studentaid.gov/](https://studentaid.gov/)
   
   Select and complete the **PLUS MPN for Graduate/Professional Students**.
   
   a. Under **“Complete Aid Process”**, select and complete **“Grad PLUS MPN”**.
   
   b. **USD students who had a Grad PLUS Loan in the previous academic year and were credit approved on their own**, do not require a new MPN.
   
   c. **Students with a credit approved endorser on their most recent Grad PLUS Loan require a new MPN**.

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**Options when Credit is Denied:**

- **Appeal the credit decision.** Instructions are provided online with the result. PLUS Credit Counseling is required and can be found on [https://studentaid.gov/](https://studentaid.gov/).

- **Endorser.** Instructions are provided online with the result. The endorser will need their own FSA ID (username and password) available at [https://fsaid.ed.gov/npas/index.htm](https://fsaid.ed.gov/npas/index.htm).

- **PLUS Credit Counseling is required from the borrower on** [https://studentaid.gov/](https://studentaid.gov/). Borrower is required to submit a **new Grad PLUS Loan MPN** for this loan.

If there are questions, call (800) 557-7394 to speak with a federal loan borrower representative at [https://studentaid.gov/](https://studentaid.gov/).