



Options When Graduate PLUS Credit is Not Approved

It is important to note: Credit authorization results expire after 180 days from the decision date. Submitting more than one application during this time will result in the **SAME outcome** and can delay the loan process.

When the credit result for a single Federal Direct Graduate PLUS Loan offer is denied the borrower has the following options while still logged on to <https://studentaid.gov/>:

- **Appeal Credit Decision**

- Instructions are provided immediately after the result is presented.
- The appeal process is completed between the borrower and the U.S. Department of Education through <https://studentaid.gov/>.
- USD will not change the status of the PLUS Loan on the MySanDiego Student portal and will wait for further electronic updates from the U.S. Department of Education.
- **The PLUS borrower is required to complete a Master Promissory Note (MPN).**
- **PLUS Credit Counseling is required through <https://studentaid.gov/>.**

- **Pursue an endorser**

- Endorser will require a Federal Student Aid ID (username and password) requested through <https://studentaid.gov/fsa-id/create-account>. The process can take 3-5 business days for the FSA ID to become available.
- A completed and approved credit authorization is required from the endorser through <https://studentaid.gov/>.
- **The PLUS borrower is required to complete a new Loan Agreement/Master Promissory Note for this and each subsequent PLUS Loan with an endorser.**
- PLUS Credit Counseling is required for the borrower through <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 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.**