



2021-22

Federal Direct Graduate PLUS Loan

How to Apply



Red flags on the Financial Aid portlet will update in late-July

Log on to your MySanDiego Financial Aid portlet.

1. **Accept** the amount required for the **full academic** year on your MySanDiego Financial Aid portlet. The federal loan funds are disbursed evenly at each term and **ONLY** after all federal requirements are complete and processed by the U.S. Dept. of Education.
2. Log on to <https://studentaid.gov/>, Under **Complete Aid Process**, click **Complete Entrance Counseling**
 - a. Select the **START** icon in the blue box to begin the required process.
 - b. Select Student Type for **graduate or professional** students.
3. **Application & Credit Authorization**, the credit application required **EACH YEAR**:
 - a. At the top ribbon of the webpage select over **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](#)

4. **Federal Master Promissory Note (MPN)**:
 - a. Under **Complete Aid Process**, click **MPN for Graduate Professional Students**.
 - b. If you borrowed a Grad PLUS Loan without an endorser in the last academic year, you are a **Continuing Borrower** and have already completed this federal requirement.
5. **Annual Student Loan Acknowledgment (ASLA)** – required **EACH YEAR**:
 - a. Under **Complete Aid Process**, click **Complete Annual Student Loan Acknowledgment**

Options when Credit is Denied

Credit results are immediate. If denied, read the following:

- **Appeal the credit decision.** Instructions are provided online with the results.
 - PLUS Credit Counseling is required and can be found on <https://studentaid.gov/>.
- **Endorser.** Instructions are provided online with the result. Endorsers are required their own FSA ID (username and password) available at <https://fsaid.ed.gov/npas/index.htm>.
 - PLUS Credit Counseling is required from the borrower on <https://studentaid.gov/>.
 - The 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/>.