Completing PLUS Credit Counseling

To start this process you will need to know your FSA ID. If you cannot remember or have not applied for a FSA ID you must confirm/apply at https://studentaid.gov/ before completing this counseling.



Step 2: Navigate to "Complete PLUS Credit Counseling"

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UNDERSTAND AID ~

APPLY FOR AID

Section Overview

Complete the FAFSA® Form

FAFSA Deadlines Filling Out the FAFSA Form

Reviewing and Correcting Your FAFSA Form

Renewing Your FAFSA Form

Apply for a PLUS Loan Apply for a Grad PLUS Loan Apply for a Parent PLUS Loan Endorse a PLUS Loan

Complete PLUS Credit Counseling

Appeal a Credit Decision

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STEP 3: Start PLUS Credit Counseling

PLUS Credit Counseling

What is PLUS Credit Counseling?

PLUS Credit Counseling will help students and parents understand the obligations associated with borrowing a PLUS loan and assist them in making careful decisions about taking on student loan debt.

PLUS Credit Counseling is required if the U.S. Department of Education has informed you that you have an adverse credit history and you have:

- Obtained an endorser or
- Documented extenuating circumstances to the satisfaction of the U.S. Department of Education

PLUS Credit Counseling can be completed voluntarily at any time. If PLUS Credit Counseling is completed voluntarily and you are determined to have an adverse credit history by the U.S. Department of Education within 30 days of PLUS Credit Counseling completion, your PLUS Credit Counseling requirement will be considered to be fulfilled.



Who should complete this?

- Eligible graduate/professional students
- Parents of eligible dependent undergraduate students

How long will it take?

The entire counseling process must be completed in a single session. Most people complete counseling in 20-30 minutes.