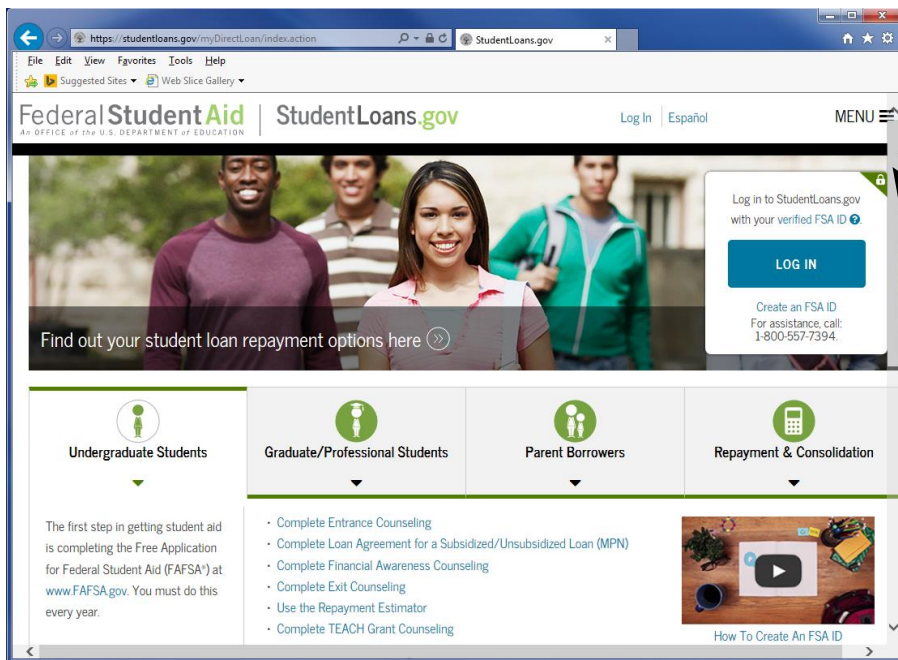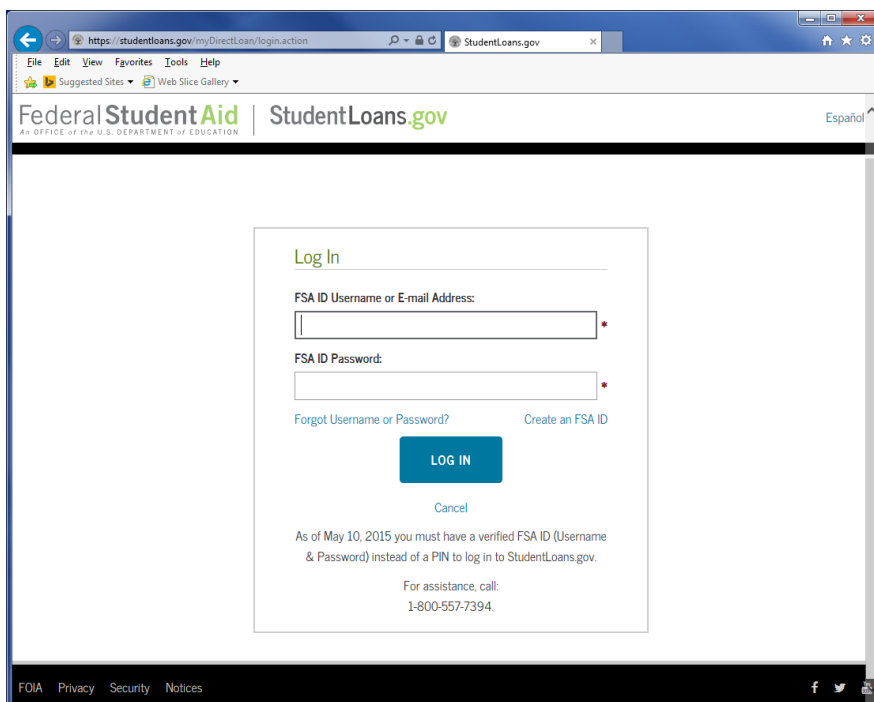# Completing A Direct PLUS (parent & graduate) Loan

To start this process have your personal information and FSA ID available. If you can not remember or have not applied for a FSA ID you can confirm/apply at https://fsaid.ed.gov/npas/index.htm.

Step 4 will take approximately 15 minutes to complete so make sure that you have your personal, employer and two US references' complete address, phone number, and email address. If you as a borrower pass the immediate credit check, the application process will proceed to the Master Promissory Note, if you have never completed a note or a prior note has expired. If you are denied and will be pursuing the PLUS with an appeal of circumstances or an endorser, PLUS credit counseling is now required. If you are pursuing a PLUS with denied credit check with an endorser, that individual will also need a FSA ID# but click on the gray arrow in Step 3.
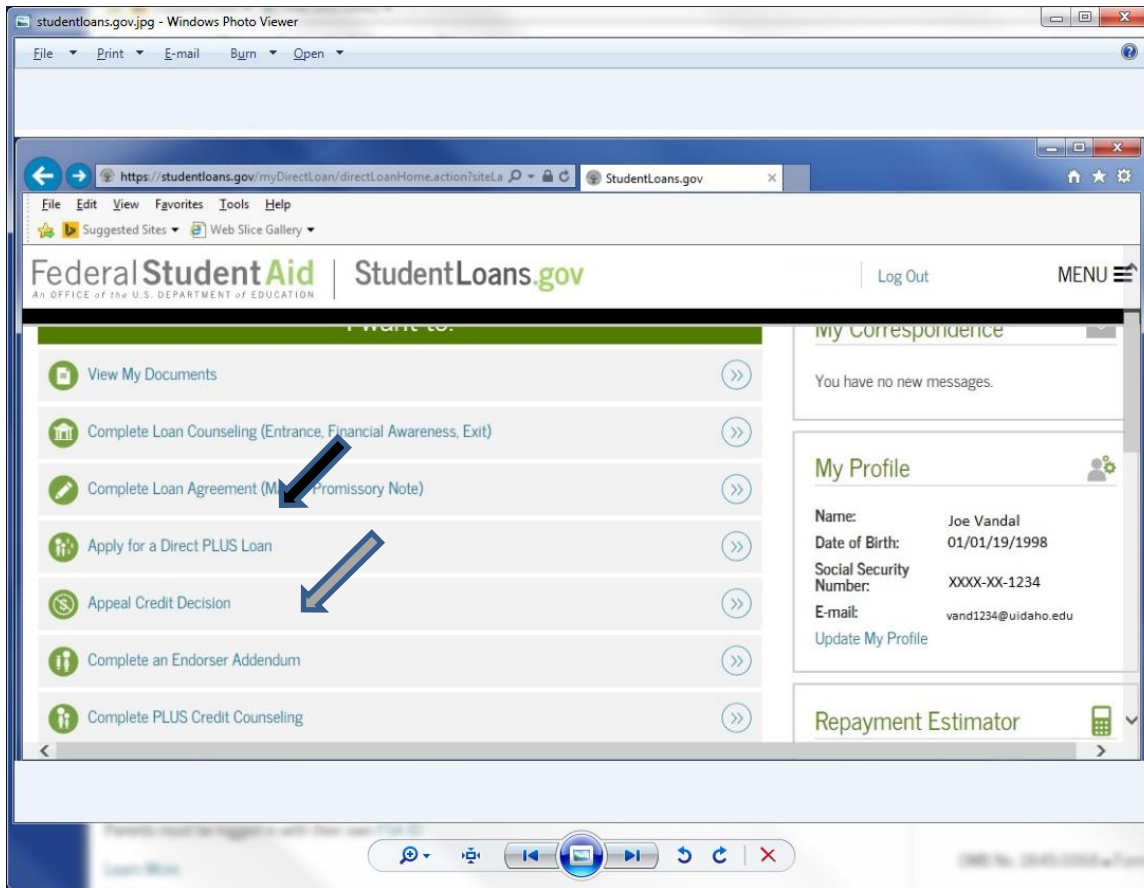
STEP 1.

STEP 2

STEP 3. (first arrow for PLUS application, second arrow for endorser)

STEP 4. (first arrow for graduate student, second arrow for Parent of a dependent undergraduate student)