

## How to Apply for the Federal Direct Grad PLUS Loan & MPN

1. The student must visit [studentloans.gov](http://studentloans.gov)
2. Click on the “Log In” button in the upper right hand corner of screen
3. Sign in using your **FSA ID**- if you haven’t created one yet, please use the link provided in the box to do so.
4. Choose **“Apply for a Direct Plus Loan”**
5. From the next screen, choose **“Direct PLUS Loan Application for Graduate/Professional Students”** (option 1)- click on the “START” button located in the column next to this option
6. Select the appropriate Award Year—The new financial aid cycle begins each **Fall** semester, so at RMU, if you will be attending beginning in the Fall or Spring select the 2017-18 award year. Summer is a trailer to our academic year- so if this is your begin term, then choose the aid year that precedes it-- Summer 2017 is in the 2016-17 aid year.
7. Complete each screen with the requested information
8. When you electronically sign and submit the application, you are authorizing a **credit check** to be performed by the Department of Education.
9. **If you are credit approved**, and you do not already have a Plus MPN on file from a prior year, you will be required to complete a Graduate Plus MPN.
  - Select “Complete Loan Agreement (Master Promissory Note)
  - Select the PLUS MPN for the **Graduate/Professional Students** (option 2)
  - Complete and **sign** electronically and **submit**
10. **If your credit is not approved**, you need to indicate how you want to proceed. You will have the following options:
  - Appeal the credit decision (document extenuating circumstances and complete the plus counseling process)
  - Apply with a credit worthy endorser- (provide the loan application number to your endorser)
  - Undecided (this option will keep your application on hold)

**\*\*Please be sure to complete the Entrance Counseling for Grad PLUS if you are a new first time Grad PLUS loan borrower or are required to do so because you have adverse credit history.**

### What Happens Next?

- Robert Morris University will be notified electronically that you have made application for the Grad Plus loan, whether or not you are credit approved, and if you have completed your MPN and Entrance Counseling session. There is no need to contact the financial aid office after completion.
- If your credit was denied and you are **submitting with an endorser**, your endorser will need the **loan application number** provided to you. Discuss with your endorser the amount you are requesting for the Grad PLUS loan. Loans will only be certified for an amount equal to or less than the endorser approves.
- If you experience problems while completing the online application, please contact the C.O.D. Loan Origination Center at 1-800-557-7394