

Guide to Endorsing a Direct PLUS Loan

If your credit decision was denied for the Graduate Plus Loan, you may still receive a Direct PLUS Loan by obtaining an **endorser** who does not have an adverse credit history. This guide has been created to assist the person who will be the endorser and/or cosigner on a Direct Graduate Plus Loan with the step by step instruction on how to complete this process online with Federal Student Aid Office. Effective 05/10/2015 the endorser of the loan will need to create an FSA ID and Password online at <https://fsaid.ed.gov/>. Once the FSA ID has been activated by the FSA you can proceed with the endorsing a graduate plus loan online.

Step 1 – Create an FSA ID <https://fsaid.ed.gov/>

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Create a New FSA ID

An FSA ID gives you access to Federal Student Aid's online systems and can serve as your legal signature.

Only create an FSA ID using your own personal information and for your own exclusive use. You are not authorized to create an FSA ID on behalf of someone else, including a family member. Misrepresentation of your identity to the federal government could result in criminal or civil penalties.

To create your own personal FSA ID, enter answers for the questions below and select CONTINUE.

Important: When you are done click the CANCEL button to clear your data, even if you did not finish creating your FSA ID. Just closing your browser window or going to another website may not be enough to prevent other people using this computer from seeing your information until the session expires.

Create An FSA ID | Edit My FSA ID

E-mail

Confirm E-mail

Username

Password

Confirm Password

Are you 13 years of age or older? I am 13 years of age or older. I am 12 years of age or younger.

Numbers Uppercase Letters Lowercase Letters Special Characters 8-30 Characters Show Text

[Edit My FSA ID](#)
[Frequently Asked Questions](#)

CONTINUE

Step 2 Log-in with your personal FSA ID and Password to <https://studentaid.gov/> to endorse the graduate plus loan.

Log In

FSA ID Username, Email, or Mobile Phone

[Forgot My Username](#)

Password

Show Password [Forgot My Password](#)

Log In

or

Create an Account

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Step: 3- Click on Apply for AID & then click on Endorse PLUS Loan



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APPLY FOR AID ▾

COMPLETE AID PROCESS ▾

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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

Appeal a Credit Decision

Complete PLUS Credit Counseling

Step 4- Enter Student Last Name and Loan Identification Number: The Federal Student Aid Office provides you with the Award Identification number on the credit denial notice they sent you via email.

Endorse a Direct PLUS Loan

What is an Endorser?

An endorser is someone who agrees to repay a Direct PLUS Loan if the borrower doesn't repay the loan, much like a cosigner does for other types of loans.

If the borrower is a parent, the endorser may not be the student on whose behalf the parent is borrowing.

BEFORE YOU CONTINUE:

If you have placed a security freeze on your credit file, you must lift or remove the freeze at each credit bureau before you continue with our credit check.

Your application will not be processed if you have a security freeze.

Endorse a Direct PLUS Loan

Enter the borrower's last name and the endorser code OR the award identification number of the loan you would like to endorse.



(The borrower will have provided you with an endorser code or an award identification number. You may have received an email from the Department of Education containing the endorser code.)

[Preview a read-only version](#)

Borrower's Last Name

Endorser Code OR Award Identification Number

Start

OMB No. 1845-0007 • Form Approved

Exp. Date 07/31/2022

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Step 5- Endorser/Cosigner will need to complete steps 1-4 and submit the application for credit check. FSA Office will send the endorser and student an email with the credit decision.

An official website of the United States government. Help Center Submit a Complaint

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Endorser Addendum

- 1 Information
- 2 Credit Check
- 3 Review & Edit
- 4 Sign & Submit

Endorser: Social Security Number: ●●●-●●-●●

Loan Information

Personal Information

Reference Information

Borrower Name

Direct PLUS Loan Amount Requested
\$10,374

School Name
FLORIDA INTERNATIONAL UNIVERSITY

School Code/Branch
G09635

School Address
**MODESTO A. MAIDIQUE CAMPUS
11200 SW 8 STREET
MIAMI, FL 331990001**

Endorsed Amount

\$.00

Personal Information

Citizenship Status ⓘ

Final Step- If the endorser is approved, the student must complete a The PLUS Credit Counseling and a new e-Master Promissory Note for the Graduate Plus loan, only after the loan has been approved. Be advised that an each graduate plus loan accepted by the student must be endorsed separately; it can be endorsed by the same person.

Please allow 2-3 business days for the approval confirmation to be received by FIU electronically.