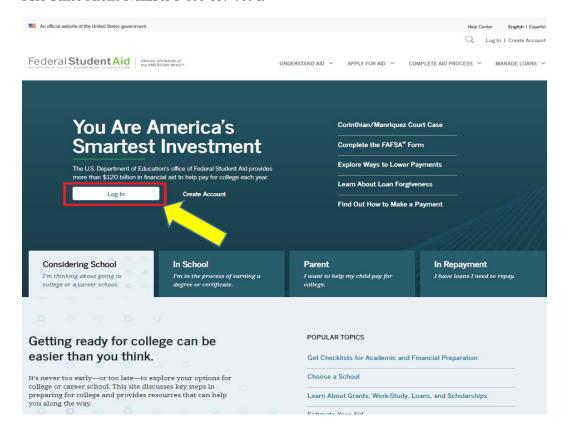
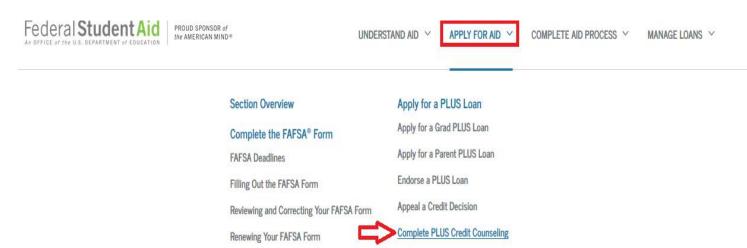
Guide to PLUS Loan Counseling

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 or being approved through appealing the credit decision by Documenting Extenuating Circumstances with the Federal Student Aid Office. Effective March 29, 2015 students will be required to complete a PLUS Counseling in addition to the regular Entrance Counseling. This guide has been created to assist you with the step by step instruction on how to complete this process online set by Federal Student Aid Office. *(This Plus Counseling is only required to be completed by the Student only)*

Step 1 – Log-in to https://studentaid.gov/ with your FSA ID & Password FSA Office Phone Number 1-800-557-7394.



Step 3- Select APPLY FOR AID & select Complete PLUS Credit Counseling



Step 4- Click on Start



UNDERSTAND AID Y

APPLY FOR AID Y

COMPLETE AID PROCESS Y

MANAGE LOANS ~

COMPLETE 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.

What do I need?

• Details on your income, financial aid, and living expenses

Return to the Counseling selection page

Step 5- Select for Graduate/Professional Student and start

PLUS CREDIT COUNSELING

Select PLUS Credit Counseling Type

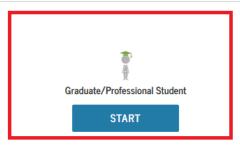
I am completing PLUS Credit Counseling to receive Direct Loans as a:



Parent of an eligible dependent undergraduate student(s)

START

Parents must be logged in with their own FSA ID.



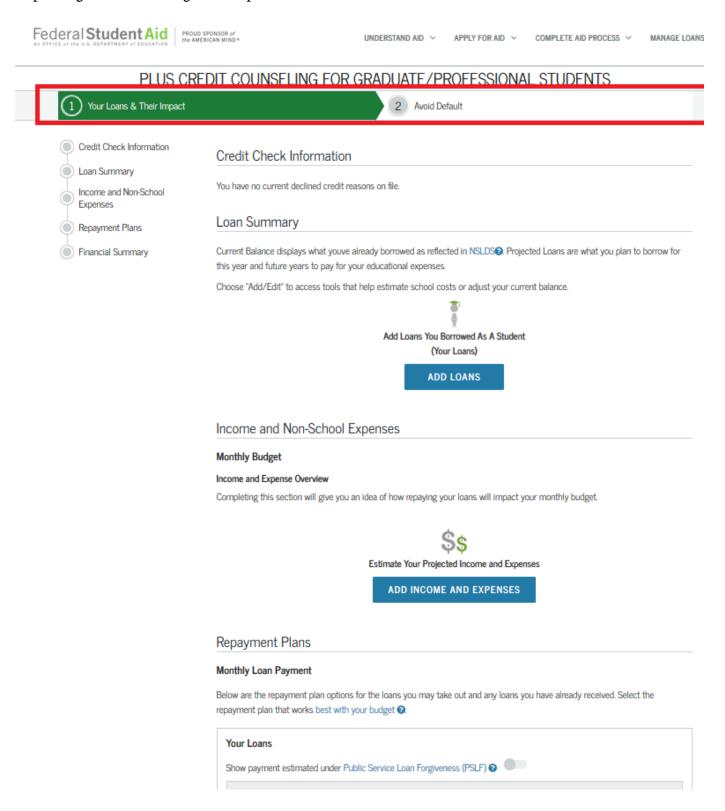
Students must be logged in with their own FSA ID.

Graduate/professional students should apply for Unsubsidized loans up to their full eligibility using the Subsidized/Unsubsidized Master Promissory Note.

All information provided in this PLUS Credit Counseling session will be used for estimating purposes only and will not be stored or used for any other purpose

Guide to PLUS Loan Counseling

Step 5- Begin the Counseling and complete all sections



Final Step of the PLUS Counseling- Please make sure to complete a New Graduate PLUS MPN once your endorser or your credit appeal has been approved. Please allow 2-3 business days for the electronic notification to be received by FIU. We can only disburse the loan funds once the student has completed all required documents.