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/](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**
Guide to PLUS Loan Counseling

**Step 4** - Click on Start

**Step 5** - Select for Graduate/Professional Student and start
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.