

## How do I apply for a Grad PLUS Loan?

A Grad PLUS Loan is a loan from the federal government to graduate students. Grad PLUS loans are credit based using the borrower's financial information to determine if the loan will be approved. Students who are not approved for the Grad PLUS Loan may appeal the credit decision or apply with a co-signer (also called an endorser).

### To be eligible to apply for a Grad PLUS Loan an individual must be:

- A degree seeking Graduate, Law, or Doctoral student enrolled at least half-time.
- A student must also have a FAFSA on file for the financial aid year. Ex: for Spring 24 a 2023-2024 FAFSA must be filed.

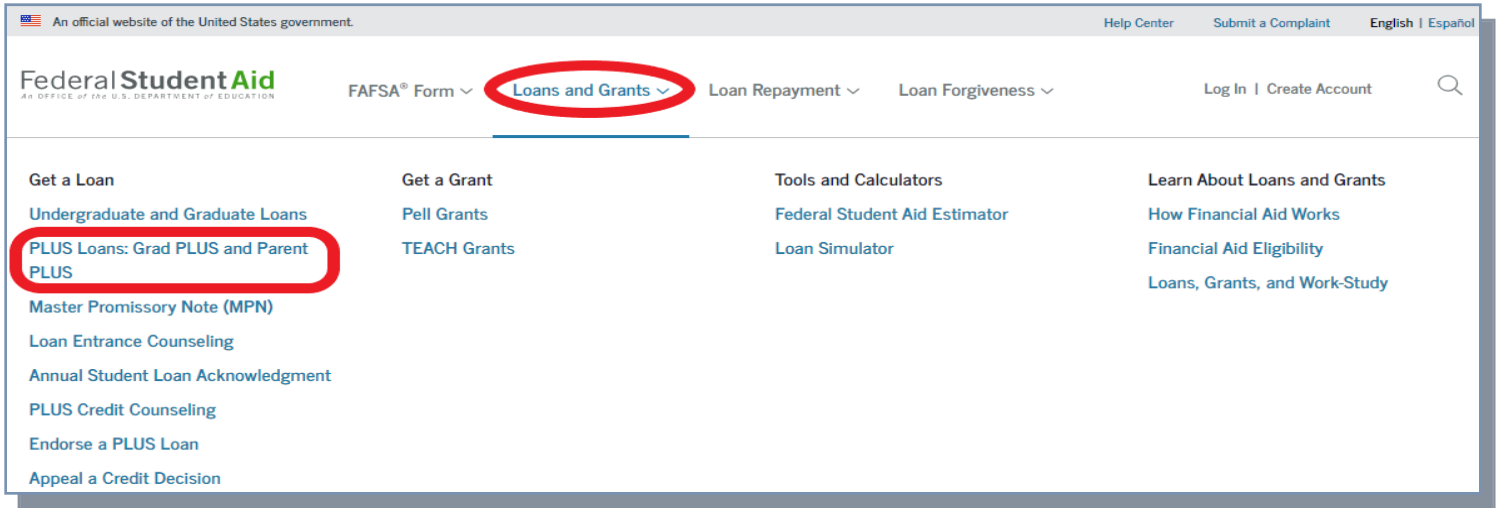
### The following individuals are not eligible to apply for a Grad PLUS Loan:

- An Undergraduate Student
- A Student-at-Large
- A Post-Baccalaureate Student
- A Visiting Student
- A student enrolled less than half-time
- A Parent of the student


To apply for a Grad PLUS loan the Student borrower must go to [studentaid.gov](https://studentaid.gov) and "Log In" using their FSA ID and password.

The screenshot shows the homepage of StudentAid.gov. At the top, there is a navigation bar with links for 'Help Center', 'English | E', 'Log In | Create Account', and 'Log In | Create Account'. The 'Log In | Create Account' link is circled in red. Below the navigation bar, there is a main heading 'You Are America's Smartest Investment' and a sub-heading 'The U.S. Department of Education's office of Federal Student Aid provides more than \$120 billion in financial aid to help pay for college each year.' Below this, there are two buttons: 'Log In' and 'Create Account'. The 'Log In' button is circled in red. To the right of the main heading, there is a list of links: 'Corinthian/Manriquez Court Case', 'Complete the FAFSA® Form', 'Explore Ways to Lower Payments', 'Learn About Loan Forgiveness', and 'Find Out How to Make a Payment'. At the bottom, there are four columns: 'Considering School' (I'm thinking about going to college or a career school.), 'In School' (I'm in the process of earning a degree or certificate.), 'Parent' (I want to help my child pay for college.), and 'In Repayment' (I have loans I need to repay.).

Move your mouse to the top of the page and hover over the "Loans and Grants" dropdown. Click on the link that says: "PLUS Loans: Grad PLUS and Parent PLUS" when it appears.



Click the "Learn More" button under Select a borrower type.



### I am a Graduate or Professional Student

Direct PLUS Loan Application for Graduate or Professional Students

The PLUS Loan Application allows you to:

- request a Direct PLUS Loan;
- change the amount of a Direct PLUS Loan you previously requested;
- authorize how the school may use your Direct PLUS Loan funds to pay for educational expenses.

[Learn More](#)

Click the "Start" button under Apply for a Plus Loan.



### I am a Graduate or Professional Student

William D. Ford Federal Direct Loan Program: Direct PLUS Loan Application

Use this application to

- request a Direct PLUS Loan;
- change the amount of a Direct PLUS Loan you previously requested; and
- authorize how the school may use your Direct PLUS Loan funds to pay for educational expenses.

[Start](#)

OMB No. 1048-0182 | [unclear] Approved  
Exp. Date 11/30/2023

[Preview a read-only version](#)

# Direct PLUS Loan Application for Graduate/Professional Students

🕒 20 minutes

Before you begin, please confirm the following.



I haven't placed a freeze on my credit report.

To qualify for a Direct PLUS Loan, you cannot have an adverse credit history. A credit check is conducted on all Direct PLUS Loan applicants.

Your application will not be processed if you placed a freeze on your credit report. If you have placed a credit freeze, you must lift or remove the freeze at each of the credit bureaus listed below before you continue.

Equifax	1-800-685-1111	<a href="http://equifax.com">equifax.com</a>
TransUnion	1-800-916-8800	<a href="http://transunion.com">transunion.com</a>

[What is a Credit Check?](#)

*Warning: Any person who knowingly makes a false statement or misrepresentation on this form will be subject to penalties which may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.*

Exit

Continue

Before starting, make sure that you do **not** have a freeze on your credit report. Click the "Continue" button to proceed with the application.

## Direct PLUS Loan Application for Graduate/Professional Students

1 Loan Information    2 Borrower Information    3 Review    4 Credit Check and Submit

📌 Some of the data fields may be populated with information we have on file for you.

*Warning: Any person who knowingly makes a false statement or misrepresentation on this form will be subject to penalties which may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.*

[Select an Award Year](#)

[Authorization for School to Use Loan Funds to Satisfy Other Charges](#)

[School and Loan Information](#)

Select an Award Year

Award Year

Select the award year that you will be attending. For example, if you are starting in the Fall of 2023, Spring of 2024, or Summer of 2024, the award year will be 2023-2024.

Check the box if you want to authorize the loan to pay for additional charges.

I authorize the school to use my Direct PLUS Loan to pay for other educationally related charges that the student incurs at the school, as described above.

Search for the school by selecting "Illinois" as the state and "Northern Illinois University" as the school name. When the school has been selected your screen should look like the one below on the right. Once the Grad Plus Loan application has been submitted the US Department of Education will send the results to NIU in a few days.

Select School to Notify

U.S. Schools/U.S. Territory Schools

Non U.S. Schools

Choose a state:

- Select -

Search school by name:

Select or type

✓ The school you selected is participating in the Direct PLUS Loan application process through StudentAid.gov.

School Name:

NORTHERN ILLINOIS UNIVERSITY

School Code/Branch:

G01737

School Address:

ALTGELD HALL - ROOM 300A  
DEKALB, IL 601152854

[Remove this school](#)

If this is your second plus loan application for the aid year you need to select if this is a new loan or if you are trying to change the previous loan. (Please note, it may be significantly easier to email the financial aid office if you want your loan adjusted)

**i** If you previously completed a Direct PLUS Loan application for the same school and award year, you'll be presented with this option.

### Specify a reason for submitting this Direct PLUS Loan Application

- New (I am submitting a new Direct PLUS Loan Application).
- Change (I am requesting a change to the loan amount specified in a previously submitted Direct PLUS Loan Application).

*Select the Direct PLUS Loan Application you want to modify:*

Previous Loan Reference Number and  
Loan Amount Requested

 ?

Select the "Loan Amount Requested" as either:

- "I want to borrow the maximum Direct PLUS for which I am eligible, as determined by the school."
- "I would like to specify a loan amount" then type in the loan amount you want. (You can contact the financial aid office for a recommended amount based on your other aid and charges.)

*Note: An amount must be specified, or the application process will be delayed while the school requests this information.*

- "I do not know the amount I want to borrow. I will contact the school."

*Note: If you choose this option, it is important you contact the school or the application process will be delayed while the school requests the information.*

## Loan Information

### Loan Amount Requested

For each academic year, you may borrow up to - but not more than - the school's cost of attendance, minus the amount of other financial assistance that the student receives. The school determines the cost of attendance based on federal guidelines. It is important not to borrow more than you can afford to repay, even if you are eligible to borrow more.

- I want to borrow the maximum Direct PLUS Loan amount for which I am eligible, as determined by the school.
- I would like to specify a loan amount.
- I don't know the amount I want to borrow. I will contact the school.

### Loan Period ⓘ

Specify the loan period for which you are requesting a Direct PLUS Loan:

Loan Period Requested:

Loan Period ▼



### Start Date

Month

▼

Year

▼

### End Date

Month

▼

Year

▼

Exit

Continue

Select the Loan Period from the drop-down list:

- For most borrowers we recommend choosing a full year loan if the student will be enrolled in both the Fall and Spring semesters.
- If you are graduating in Fall 2023 or you only want a Fall semester loan — select Fall only.
- If you are starting in the Spring 2024 or you only want a Spring semester loan — select Spring only.

*Note: Contact the Student Financial Aid Office if you are unsure when you will be attending.*

Click "Continue" at the bottom to move on to the next step.

### Direct PLUS Loan Application for Graduate/Professional Students

1 Loan Information   2 Borrower Information   3 Review   4 Credit Check and Submit

**i** Some of the data fields may be populated with information we have on file for you.

**Borrower's Loan Default Status** **i**

**i** Your loan default status will be displayed based on your loan information in the National Student Loan Data System (NSLDS).

Enter your information into the Borrower section. Some of the data fields may be populated with information that is already on file for you. Verify the information is correct before moving on.

#### Borrower's Permanent Address

Address Line 1

Address Line 2 - optional

City

State

ZIP Code

Country

This is my current permanent address. If permanent address changes, update as needed.

Is your mailing address different than your permanent address?  
 Yes    No

#### Borrower's Mailing Address

Address Line 1

Address Line 2 - optional

#### Borrower's Contact Information

Email Address

Mobile Phone

Telephone Number

Please visit your [Account Settings](#) to update your contact information.

#### Employer's Information

I am not employed

Employer's Name

Address Line 1

Address Line 2 - optional

City

State

ZIP Code

Country

Employer's Telephone

[Previous](#)   [Exit Demo](#)   [Continue](#)

Enter your employer information into the fields. If you are not employed check the box.

Click "Continue" at the bottom to move on to the next step.

Review the information and update if necessary, then click "Continue."

## Direct PLUS Loan Application for Graduate/Professional Students



**i** This page will be populated with the information from the previous steps. You'll have the opportunity to verify that it's correct or update as needed by selecting "Edit."

Review all information provided and verify that it is correct.

### Award Year Information

Edit 

Award Year







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

Your Direct PLUS Loan Application cannot be processed unless you authorize the U.S. Department of Education to check your credit history. One of the eligibility requirements for receiving a Direct PLUS Loan is that you must not have an adverse credit history, unless you meet certain other requirements. The credit decision resulting from your credit check will be sent to the school that you have selected.

Review the "IMPORTANT NOTICES" by selecting each drop down then click the box to confirm you understood the information.

### Important Notices

You must review the Important Notices before you can continue.

Gramm-Leach-Bliley Act Notice	
Privacy Act Notice	
Financial Privacy Act Notice	
Paperwork Reduction Act Notice	

I have read and understood the following Important Notices:

- Gramm-Leach-Bliley Act Notice
- Privacy Act Notice
- Financial Privacy Act Notice
- Paperwork Reduction Act Notice



Certify the accuracy of the information on the application by checking the first box. Authorize the Department of Education to check the credit of the borrower by checking the second box.

## Certifications

You must read and agree to the statements below by clicking on the boxes.



certify that:

1. The information I have provided on this Direct PLUS Loan Request for Supplemental Information is true, complete, and correct to the best of my knowledge and belief and is made in good faith, and
2. I have read and understood the entire Direct PLUS Loan Request for Supplemental Information, including the Important Notices.



For the loan that I am requesting by completing this Direct PLUS Loan Request for Supplemental Information, I authorize the U.S. Department of Education to check my credit history for the purpose of determining my eligibility for the loan(s), and to report information about my loan eligibility to persons and organizations permitted by law to receive that information.

Previous

Exit Demo

Continue

Upon selecting "Continue" the results of the PLUS application will be displayed.

Loan funds are disbursed to the Bursar account after the add/drop period is closed. If the Federal Direct Grad PLUS disbursement generates a refund after University charges are paid, the refunded amount will be mailed to you.

You have the option of signing up for direct deposit. Direct Deposit offers a timely, reliable, and safe way to deliver your refund to your checking or savings account. For more information on refunds, please see the [Bursar Office Website](#).

## What happens if the Grad PLUS Loan is denied?

If the Grad PLUS Loan is denied, there are two options available if you still want to get the loan:

- Apply with an endorser—allows the borrower to reapply with a co-signer. An endorser is someone who agrees to repay the Grad PLUS Loan if the borrower becomes delinquent in making payments or defaults on the loan.

The endorser will need to go to [studentaid.gov](http://studentaid.gov) and know the student's name and the Endorser Code.

- Appeal the credit decision—allows the borrower to provide documentation to the Department of Education to prove extenuating circumstances that may override the initial credit decision. More information on the appeal process can be found at [studentaid.gov](http://studentaid.gov)



Based on the results of the credit check, we are unable to approve your request for a Direct PLUS Loan.

You may still be eligible to receive a Direct PLUS Loan.

To become eligible, you must:

- Obtain an endorser and complete PLUS Credit Counseling  
OR
- Document [extenuating circumstances](#) to the satisfaction of the U.S. Department of Education and complete PLUS Credit Counseling.

All other [eligibility requirements](#) must also be met before your loan can be awarded and your school will tell you what loans, if any, you are eligible to receive.

### How would you like to proceed?

*Indicate how you want to proceed by checking the appropriate box below and then clicking "Submit". Your response will be reported to the school that you selected when completing the Direct PLUS Loan Request Application.*

- I want to obtain an endorser. ⓘ
- I want to provide documentation of [extenuating circumstances](#).
- I do not want to pursue a Direct PLUS Loan at this time.
- Undecided.

Continue