



## Complete PLUS Credit Counseling

### Federal Direct Parent PLUS Loan and Graduate PLUS Loan

Federal Direct Parent and Graduate PLUS Loans are credit-based loans. If not initially approved for the loan, applicants may add an endorser (co-signer) or appeal the credit decision. If approved with an endorser or appeal, the borrower will be required to complete PLUS Credit Counseling.

1. Visit [StudentAid.gov](https://studentaid.gov)
2. Applicants should login using their Federal Student Aid (FSA) ID and password
3. Accept the loan you plan to borrow in your UCDAccess portal

The screenshot shows the Federal Student Aid website interface. At the top, there are navigation tabs: 'UNDERSTAND AID', 'APPLY FOR AID', 'COMPLETE AID PROCESS', and 'MANAGE LOANS'. The 'APPLY FOR AID' tab is selected and highlighted with a red box. Below this, a list of options is displayed, with 'Complete PLUS Credit Counseling' highlighted by a red box. Other options include 'Apply for a PLUS Loan', 'Apply for a Grad PLUS Loan', 'Apply for a Parent PLUS Loan', 'Endorse a PLUS Loan', and 'Appeal a Credit Decision'. Below the navigation, there are buttons for 'Log In' and 'Create Account'. At the bottom, there are four columns representing different user roles: 'Considering School', 'In School', 'Parent', and 'In Repayment', each with a brief description of the user's situation.

### Completion Tips

- Applicants approved with an endorser will be required to sign a new Master Promissory Note.
- PLUS Credit Counseling is associated with an individual loan. Additional loans approved with an endorser or appeal will require a newly completed PLUS Credit Counseling session.