How to...

Apply for a Graduate PLUS Loan
In order to borrow a Federal Direct Graduate PLUS Loan, graduate student borrowers must first complete an application and have their credit history reviewed by the U.S. Department of Education.

This process is completed at www.StudentLoans.gov.

Click the “Sign In” link beneath “Manage My Direct Loan”.

At the next screen, sign in using the PIN used to sign your FAFSA.
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- After signing in, the website will next bring you to a screen displaying your personal information.

- After reviewing your personal information, click on “Start PLUS Application Process”.

- The site will next give information about PLUS Loans and the application process.

- After reviewing the information, select “Graduate PLUS” at the bottom of the screen.
Once you choose the appropriate loan type, you will be brought to the four step application process.

The first step, titled “Personal Information”, will be to give your personal information.

Some of this information will already be completed for you based on the PIN used when signing in.

Once all necessary fields have been properly completed, click “Continue” at the bottom of the page.
Step 2: Student & Loan Info

- The second step is titled “Student & Loan Info”. At the top of the screen, be sure to select the appropriate award year.

- Next, choose the school which you will be attending. In order to choose St. John’s, select “NEW YORK” as the School State and “SAINT JOHN’S UNIVERSITY” as the School Name.

- You will also have to specify the amount you wish to borrow for the entire award year. You may also choose to borrow the maximum amount for which you are eligible. This amount is determined by St. John’s and is indicated in your Financial Aid award letter.
Step 3: Review Application

- The third step of the process, titled "Review Application", is to verify the accuracy of all the information that is listed on the application.

- After carefully reviewing the application and making any necessary changes, click "Continue".
The fourth and final step of the application process is titled “Credit Check & Submit”.

You must check the box to allow the U.S. Department of Education to review your credit history in order to submit the application.

Once you have read the statement and checked the box, click “Continue”.

Check this box then continue.
Approved Borrowers

- Once you submit the application, you will be notified immediately of the result. All schools that were listed on the application will also be notified of the result.

- If approved, you will be directed to complete a Direct Loan Master Promissory Note if you have not done so previously.
What can the borrower do if the Graduate PLUS loan is not approved?

- If not approved, you may choose not to pursue a Federal Direct Graduate PLUS Loan.

- If not approved, you may elect to provide documentation of extenuating circumstances and appeal the decision. In this case, you must provide contact information and a representative of the Department of Education will contact you with further instructions.

- If not approved, you can choose to obtain an endorser with a more favorable credit history to act as a co-signer. The endorser must complete a process, similar to the original application, either online or through the mail. The online process requires that the endorser have a Federal Student Aid PIN.
Borrow Responsibly

• While completing this process, you should remember that this loan will accrue interest and must be repaid in full. Borrow only what is really needed.

• When repayment of your loan begins, you will be able to choose from several different repayment plans. For details about these plans including a calculation of what your regular payment amount will be and how many payments you will have to make, please visit http://studentaid.ed.gov and click on “Repaying Your Loans”.