

Federal Direct PLUS Loan – Endorser Process

If denied for the Federal Direct Parent PLUS Loan or Graduate PLUS Loan*, a borrower can obtain an endorser for the Federal Direct PLUS Loan. An endorser is someone who agrees to endorse a PLUS Loan, similar to a co-signer, and will repay the PLUS Loan if the borrower is unable to do so. The student cannot serve as an endorser for their parent for a Federal Direct Parent PLUS Loan. **Upon credit denial, an application ID number will be provided to the borrower (parent or graduate student). The endorser will need the PLUS Application ID number of the borrower's credit denial in order to endorse the PLUS Loan.**

*The Graduate PLUS loan program is eliminated effective July 1, 2026, for new borrowers. Legacy Provision: If a borrower has a Graduate PLUS loan made before July 1, 2026, while enrolled in a credentialed program, the borrower can continue to borrow from the program for 3 academic years or the remainder of their expected time to credential, whichever is less.

Endorser Process

- 1. Obtain Application ID Number of the Credit Denial**

The endorser must obtain the application ID number of the borrower's credit denial.

- 2. Create Endorser FSA ID**

The endorser needs to create a Federal Student Aid ID (username and password) at <https://studentaid.gov/>

- 3. Endorse a PLUS Loan**

The endorser signs into www.studentaid.gov and selects, "Endorse a PLUS Loan" under "Apply For Aid" to complete the process.

Borrower Process

- 1. Borrower Completes the PLUS Master Promissory Note (MPN)**

The borrower (NOT THE ENDORSER) will need to complete a PLUS Master Promissory

Note: Though MPNs allow for multiple year borrowing under the same terms, when an endorser is used, *the MPN is used for that loan only*. Therefore, a borrower who has previously received a PLUS Loan with or without an endorser will need to complete a new PLUS MPN for this endorsed loan.

- 2. Complete Credit Counseling**

When the borrower is initially denied and then approved with an endorser, the borrower must complete the PLUS Counseling before the PLUS Loan can be disbursed. This counseling is a review of loan and repayment obligations, and is available at <https://studentaid.gov/>

You must inform the Office of Financial Aid & Scholarships at least one business day after the above steps have been fully completed for a Parent PLUS Loan or Graduate PLUS Loan to be processed.