

TIPS FOR NAVIGATING FINANCIAL AID

APPLYING FOR A GRAD PLUS LOAN

Direct PLUS Loan Application for Graduate/Professional Students

1 Student Info 2 Loan Info 3 Credit Check Authorization 4 Review and Submit

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

Award Year

2025 - 2026

Select

2025 - 2026

2025 - 2026

2025 - 2026

2025 - 2026

Select a school to notify

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

Non-U.S. Schools

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

#1

CHOOSE THE CORRECT AID YEAR

Fall semester date comes first (e.g., aid for fall 2025 would be aid year "2025-26"). This application covers both fall and spring semesters.

- Summer PLUS is a separate application, and is included at the end of the academic year (e.g., aid for summer 2026 would be aid year "2025-26"). DO NOT edit your existing application; changing the date range of an existing application could have negative effects on previously disbursed aid.

How much do you want to borrow?

I want to borrow the maximum Direct PLUS Loan amount for which I am eligible, as determined by the school.

Your school will contact you to complete the loan process. You can always request a lower amount than the maximum, or return unused funds.

I would like to specify a loan amount.

I don't know the amount I want to borrow. How do I know what to borrow? >

Loan Period

Select

09/2025 - 04/2026

09/2025 - 12/2025

01/2026 - 04/2026

Select

After requesting an amount, choose a loan period.

- For Fall-Spring 2025-26, choose "09/2025-04/2026"

#2

REQUEST YOUR LOAN AMOUNT

Request the Maximum, or specify a lower amount.

- A few days after your loan is approved, it will be automatically accepted in your student portal.
- If you apply for a maximum amount but desire less, please contact our office for options.
- If you specify a lower amount and wish to increase your loan amount, please contact our office for options.

I certify that:

1. The information I have provided on this Direct PLUS Loan Application 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 Application, including the Important Notices.

For the loan that I am requesting by completing this Direct PLUS Loan Application, 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 to the U.S. Department of Education and the U.S. Department of Justice.

Confirmation

You have successfully submitted a Direct PLUS Loan Application and your credit has been approved.

You will receive a confirmation email shortly. The school you selected will be notified within 24 hours. Though your credit has been approved, you must meet all other Direct PLUS Loan eligibility requirements before your loan can be processed.

Your school will inform you of:

- what fees, if any, you are eligible to receive;
- when you will receive your loan; and
- when to do so if you decide you don't want the loan.

Continue

#3

FINISH THE APPLICATION

Add Borrower Information, certify and agree to a credit check.

- Receive confirmation that you have completed the application process.

Submit all Required Documentation Not Required

2 TAKE ACTION ON LOANS

Review/Accept Awards

Pending

3 RECEIVE YOUR FUNDS

Complete Subsidized/Unsubsidized Entrance Counseling

Completed

Complete Grad PLUS Entrance Counseling

Completed

Complete Grad PLUS Application

Completed

Sign your Direct Grad PLUS MPN

Completed

Sign your Direct Subsidized/Unsubsidized MPN

Completed

#4

VIEW LOAN IN YOUR PORTAL

In a few days, you should see your PLUS loan appear as a part of your aid package in the financial aid portal.

PLUS loans are automatically accepted in the portal. Any unsubsidized Direct Loans still need to be accepted.

If you have not completed entrance counseling or signed your Master Promissory Note, click the alert on your portal home page to finalize.



Office of Financial Aid
MICHIGAN STATE UNIVERSITY