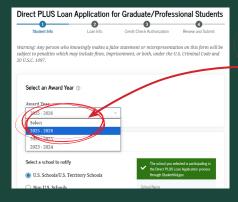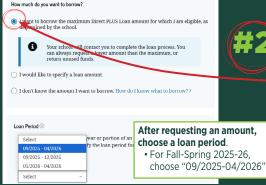# TIPS FOR NAVIGATING FINANCIAL AID
APPLYING FOR A GRAD PLUS LOAN

#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.

#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.

After requesting an amount, choose a loan period.
- For Fall-Spring 2025-26, choose "09/2025-04/2026"

#3 FINISH THE APPLICATION

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

- Receive confirmation that you have completed the application process.

#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