TIPS FOR NAVIGATING FINANCIAL AID
APPLYING FOR A PLUS LOAN

#1 CHOOSE THE CORRECT AID YEAR

- **Fall semester date comes first (e.g., aid for fall 2024 would be aid year "2024-2025"). 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 2025 would be aid year "2024-2025"**).

#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.

- Please do not edit a previous loan application, as **this will cause prior disbursements to be revoked**. If you wish to change your current loan amount, contact our office for guidance.

#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.

- No action is necessary on your PLUS loan (you still need to accept subsidized and/or unsubsidized Direct Loans in the portal).

- You may see a red "Pending" button asking you to Acknowledge your loans. This requirement has been suspended by the federal government; unfortunately, the software will continue to show this as pending. Don't worry, your loans will still disburse!

**Disbursement of PLUS Loan funds requires at least half-time enrollment.

Office of Financial Aid
MICHIGAN STATE UNIVERSITY