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University of Nevada, Las Vegas

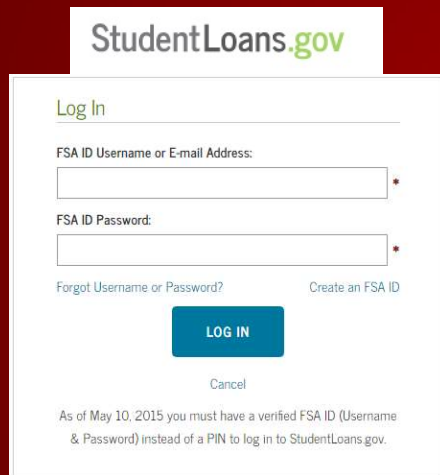
Graduate PLUS Loan Application Guide

GRADUATE PLUS LOAN

- Non-need based loan for graduate students
- Enrolled at least half-time
- Borrow up to total Cost of Attendance minus other expected financial aid
- Credit check required
- Loan placed in deferment while enrolled at least half time
- Application and credit check is completed at www.StudentLoans.gov

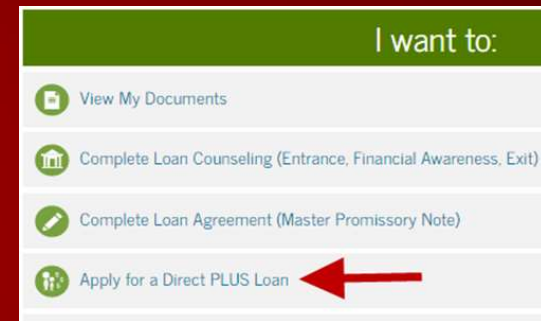
HOW TO APPLY

1. Log in at www.StudentLoans.gov



The screenshot shows the StudentLoans.gov login interface. At the top, the logo "StudentLoans.gov" is displayed. Below it, the heading "Log In" is followed by two input fields: "FSA ID Username or E-mail Address:" and "FSA ID Password:". Below these fields are links for "Forgot Username or Password?" and "Create an FSA ID". A blue "LOG IN" button is centered below the fields, with a "Cancel" link underneath. At the bottom, a note states: "As of May 10, 2015 you must have a verified FSA ID (Username & Password) instead of a PIN to log in to StudentLoans.gov."

2. Click “Apply for a Direct PLUS Loan”



The screenshot shows a green header with the text "I want to:". Below the header is a list of four menu items, each with a circular icon: "View My Documents" (document icon), "Complete Loan Counseling (Entrance, Financial Awareness, Exit)" (graduation cap icon), "Complete Loan Agreement (Master Promissory Note)" (pencil icon), and "Apply for a Direct PLUS Loan" (graduation cap icon). A red arrow points to the "Apply for a Direct PLUS Loan" option.

3. Click the “Start” button for the “Direct PLUS Loan App. for Grad/Prof Students”



The screenshot shows the top section of the "Direct PLUS Loan Application for Graduate/Professional Students" page. The title is "Direct PLUS Loan Application for Graduate/Professional Students" followed by "William D. Ford Federal Direct Loan Program" and "Federal Direct PLUS Loan Request for Supplemental Information". Below the title is a blue "START" button. Underneath the button, there is a note: "Students must be logged in using their own FSA ID." and a "Learn More" link. At the bottom left, there is a link to "Preview a read-only version of the Graduate/Professional Direct PLUS Loan Application". On the right side, there is a box containing the text: "OMB No. 1845-0103", "Form Approved", and "Exp. Date 08/31/2017".

Your FSA ID is the set of credentials you used to submit/sign the FAFSA

HOW TO APPLY CONT.

4. To complete the Graduate PLUS Loan Application, you will need the following information:

- Award Year
- Student Demographic Information
- Credit balance/refund options
- School information
- Loan amount requested¹
- Loan period²

¹The Graduate PLUS Loan estimate indicated in your Financial Aid Notification is the maximum Graduate PLUS Loan eligibility. The Financial Aid Notification can be found in your MyUNLV account.

²Example loan period for a student attending the 17-18 school year: August 2017 to May 2018 . If only for one semester: August 2017 to December 2017 or January 2018 to May 2018.

HOW TO APPLY CONT.

- **Credit decision is made almost immediately after application submission.**
 - Credit check decision is valid for 180 days. First disbursement of the Graduate Plus Loan must disburse within 180 day period, or a new Graduate Plus Loan application must be completed.
- **If denied, student has 3 options:**
 - Discontinue PLUS application process
 - Seek an endorser
 - Appeal the credit decision
- **If approved, applicant has 2 options:**
 - Opt not to borrow the PLUS loan, even though you have been approved
 - Continue loan process - complete Master Promissory Note (MPN)
- **Application results sent to UNLV electronically within 3-5 business days**
 - It may take up to two weeks for approved Graduate PLUS Loan to be reflected in your financial aid awards within MyUNLV account

PLUS LOAN AGREEMENT MASTER PROMISSORY NOTE

- Complete Plus Loan Agreement (Master Promissory Note) at StudentLoans.gov



- Can be used for more than one Graduate PLUS loan
- Good for up to 10 years, unless endorser is required for approval

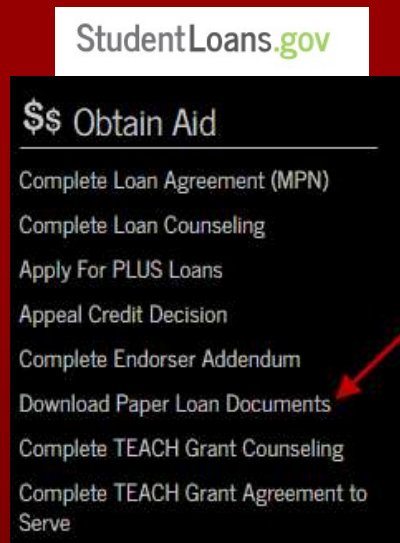
PLUS LOAN AGREEMENT MASTER PROMISSORY NOTE - CONT.

- If an endorser was used by the student applicant, the endorser must complete an Endorser Addendum at StudentLoans.gov. Endorser must have their own FSA ID
- Endorser will need the Endorser Code to complete an Endorser Addendum.
- The Endorser Code is communicated to the student applicant via the student applicant's StudentLoans.gov account.
- If an endorser was used, new MPN's will be required for each additional loan.
- If the PLUS loan was approved using either the endorser or appeal processes, PLUS Counseling must be completed prior to loan disbursement.



Note

If the Graduate PLUS Loan endorser does not have internet access, you, the student borrower, can print an Endorser Addendum from within your StudentLoans.gov account. The menu pictured here is located at the bottom of the webpage.



THE END

We recognize that our call volume makes it difficult to reach us by phone, it is our hope that the information provided in this guide will answer most of your questions about the Graduate PLUS Loan Application process.