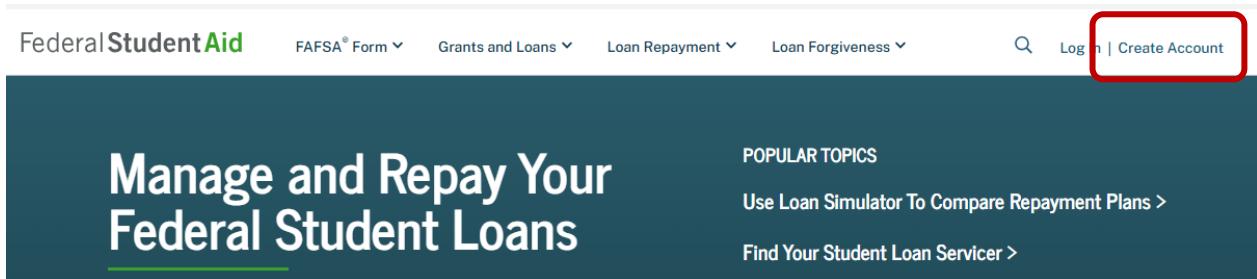


How to Endorse a Direct Plus Loan

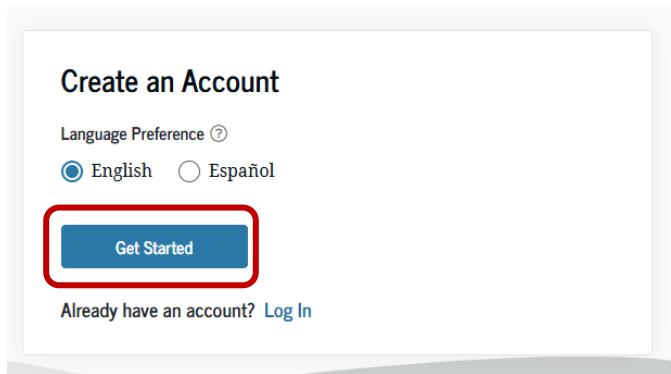
If your credit decision was denied as a borrower for the Graduate or Parent Plus Loan, you may still receive a Direct Plus loan by obtaining an endorser (similar to a cosigner) who does not have an adverse credit history. Below you will find the step-by-step instructions for having an endorser added to your Direct PLUS Loan.

Before you begin – your endorser may need to create an FSA ID

- Your endorser will need to create an FSA ID to use on studentaid.gov, if they do not already have one. This will be their username and password for completing federal loan documents.



- Continue through the prompted steps until the FSA ID is created.



Once your endorser has created an FSA ID, they will need to take the following steps:

Step 1—

Log into the [Direct PLUS Loan Endorser site](#), using their (existing or newly created) FSA ID.

Have the endorser enter the borrower's last name. This would be the parent that was denied for the Parent Plus loan or the student denied for the Graduate Plus loan. You (the borrower) should have received an email from the Department of Education containing the endorser code, or saved it from the screen displayed after the original denial.

BEFORE YOU CONTINUE:

If you have placed a security freeze on your credit file, you must lift or remove the freeze at each credit bureau before you continue with our credit check.

Your application will not be processed if you have a security freeze.

Endorse a Direct PLUS Loan

Enter the borrower's last name and the endorser code OR the award identification number of the loan you would like to endorse.

(The borrower will have provided you with an endorser code or an award identification number. You may have received an email from the Department of Education containing the endorser code.)



[Preview a read-only version](#)

Borrower's Last Name

Endorser Code OR Award Identification Number

[Log In To Start](#)

[View Demo](#)

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If they don't remember it, the borrower can look up their endorser code with the following steps:

- Have the borrower log in at studentaid.gov.
- Select their first name in the navigation bar at the top of the page and select “My Documents” from the drop-down options.
- On the “My Documents” page, under the “My Documents” section, choose “Direct PLUS Loan Application” from the drop-down.
- They can locate the Direct PLUS Endorser Code by selecting and expanding the Direct PLUS Loan Application that the endorser will co-sign (and if they are endorsing more than one loan, each loan will have a separate identifier).

Step 2—

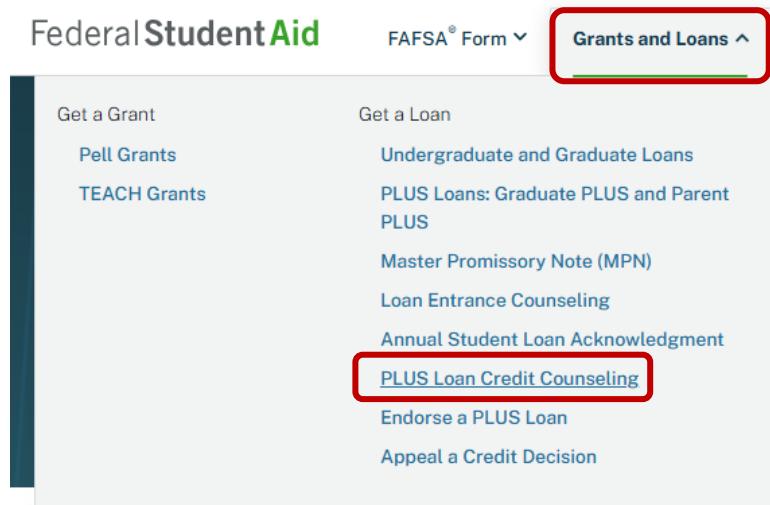
The endorser will then complete the rest of the application. Once the Department of Education makes a decision, they will email both the endorser and the borrower. The amount of the loan will be restricted to the amount requested by the endorser, or the amount for which the student/parent is eligible, *whichever is lower*.

Step 3—

- If your endorser is **denied**, you may need to see a different endorser, a different loan type, or (in the case of a Parent PLUS Loan), check to see if your student is eligible for an increase in their Unsubsidized student loan.
- If the endorser is **approved** (*the borrower must wait until the endorser has been approved before completing these steps.*)

The **borrower** must complete:

1. **Plus Credit Counseling** (counseling is required for each endorsed loan).



Federal Student Aid

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Get a Grant

Pell Grants

TEACH Grants

Get a Loan

Undergraduate and Graduate Loans

PLUS Loans: Graduate PLUS and Parent PLUS

Master Promissory Note (MPN)

Loan Entrance Counseling

Annual Student Loan Acknowledgment

PLUS Loan Credit Counseling

Endorse a PLUS Loan

Appeal a Credit Decision

2. Sign a new **PLUS Master Promissory Note** (a new promissory note is required for each endorsed loan).



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Step 4—

Once all steps have been completed by both the endorser and the borrower, contact the UIW Office of Financial Assistance to verify all necessary information has been received.