



Federal Direct Graduate PLUS Loan Instructions

The William D. Ford Federal Graduate PLUS Loan is available to degree seeking graduate students needing additional funding for educational purposes. While the student borrower does not have to prove financial need, a credit check is required. Graduate students may borrow up to the cost of attendance less any other financial aid received. Graduate students are required to borrow their annual loan maximum in unsubsidized Stafford loans before applying for the Graduate PLUS loan. The student must be enrolled at least half time (5 credit hours) and maintain satisfactory academic progress. The Graduate PLUS loan will appear in an **offered (OFRD)** status until the following steps are completed by the student borrower:

Logs on to www.studentaid.gov using his/her [Federal Student Aid \(FSA\) ID](#) and under “Graduate/Professional Students”, completes the following application requirements:

- a. **Request a Direct PLUS Loan** at www.studentaid.gov. This must be completed by the borrowing student so the Department of Education can perform the credit check. Please note that credit checks are valid for 180 days.
- b. **Sign the PLUS Master Promissory Note (MPN)** for a Graduate PLUS Loan.
- c. **Complete Entrance Counseling** for the Graduate PLUS Loan. This is only required once while enrolled.
- d. **Complete PLUS Counseling**, if necessary. This is only required when the borrowing student has an adverse credit history but qualifies for the Graduate PLUS Loan by documenting extenuating circumstances or obtaining an endorser. The U.S. Department of Education will inform the student if he or she must complete this counseling as part of the application process.

Contact Information:

Office of Financial Aid at Clayton State University
2000 Clayton State Blvd. Morrow, GA 30260
Phone- 678.466.4185
Fax- 678.466.4189
Email- FinancialAid@clayton.edu
Website- <https://www.clayton.edu/financial-aid/>