An offer of a Federal Direct Graduate PLUS Loan to a student is based on eligibility toward borrowing. At the same time, because the Grad PLUS Loan requires credit approval, not all PLUS offers can turn into secured loans.

The Graduate PLUS Loan, unlike other federal educational loans taken by students, is credit-based. The credit review is not looking at income-to-debt ratios but instead heavily emphasizes on the borrower's debt payment history. Sometimes, unfortunately, the borrower's financial history does not produce an approval and therefore limits access to the Grad PLUS Loan.

If you have received a PLUS denial, you can attempt to secure funding through one of the options detailed below. Please inform the Office of Student Financial Aid if you wish to pursue one of these options.

Seek a Credit Appeal

The Department of Education allows borrowers whose credit was denied the opportunity to document either of the following situations.

- Information showing that credit reporting used in the credit denial is incorrect and/or has been corrected.
- Extenuating circumstances exist relating to the adverse credit history of the primary PLUS borrower.

Borrowers make a credit appeal through one of these means.

- Log in to www.studentloans.gov and select "Document Extenuating Circumstances" on the left navigation bar. Follow the directions and a representative from the Department of Education’s Applicant Services will contact the borrower with further instructions.
- Contact Applicant Services at 1-800-557-7394 between 8a to 11p EST, Monday through Friday.

Whenever a borrower is appealing credit, please inform the Office of Student Financial Aid so the PLUS Loan is not canceled during the appeal process.

Utilize an Endorser

An endorser is someone who will pass the credit check and who agrees, similar to a co-signer, to repay the PLUS Loan if the student borrower is unable to do so. Almost anyone can serve as an endorser.

If you choose to obtain an endorser, the endorser should complete the endorser addendum at www.studentloans.gov. The endorser will need the PLUS Endorser Code (if a Direct PLUS Loan Request was completed) or Loan Identification Number to connect the endorsement to the denied Grad PLUS Loan. The endorser will also need to specify the loan amount she/he is approving. Contact your Financial Aid Counselor who will be able to provide you with the loan amount your endorser should request. Completing the endorsement online also requires a Federal Student Aid ID (FSA ID) that utilizes a username and password.

- If the borrower completed the Direct PLUS Loan Request at www.studentloans.gov, the PLUS Endorser Code is found in the confirmation email received in the denial notice or by logging into www.studentloans.gov and selecting "Direct PLUS Loan Requests."
- If the endorser does not already have an FSA ID, they may create one at https://fsaid.ed.gov/.

NOTE: If you apply for a Direct PLUS Loan and are notified that you have an adverse credit history, you will be required to complete PLUS counseling.