STEPS TO APPLY FOR PLUS

(Not available until May 1, 2024)

1. Applicant may apply for a Federal Student Aid ID at https://studentaid.gov. This ID will be used as your official signature on the PLUS application and PLUS MPN.
   a. Be sure to keep a copy of your ID in a safe place for future use.

2. Go to https://studentaid.gov.

3. Log in with the applicant's FSA ID and Password.

4. Click the Loans and Grants link at top of screen and select "PLUS Loans: Grad PLUS and Parent PLUS" from the menu.

5. Choose the correct **loan type** and click the blue "Learn More" button.
   a. **Graduate** PLUS – for students enrolled in a graduate or professional degree program OR
   b. **Parent** PLUS – for parent(s) of a dependent student enrolled in an undergraduate degree program.

6. Click the blue "Start" button to begin. Select the **2024 – 2025 Award Year.**

7. Enter the student's information in the **"Student Information"** section.

8. Complete the rest of the application by following the steps.

9. You have completed the application once you receive a **confirmation number**.

10. If you are approved for a PLUS loan, you will be required to complete the **PLUS Master Promissory Note.**

South Carolina State University * Financial Aid Office * 300 College Street * P.O. Box 7386 * Orangeburg * SC * 29117
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The purpose of this document is to collect the necessary data to identify the parent or graduate student borrower in order to process the PLUS application. These data items may not have been included on the Free Application for Federal Student Aid (FAFSA).

WHO IS ELIGIBLE TO APPLY?

A. The parent(s) of a dependent undergraduate student enrolled at least half-time at an eligible school. The "Parent" means the custodial parent or stepparent or a parent who no longer lives in the home. A non-custodial stepparent who no longer lives in the home, however, is not an eligible applicant. (Custodial parent or stepparent refers to the family that the student lives with when not at school and/or who is required to provide financial data on the FAFSA). Only one parent borrower per loan is allowed. A parent borrower, who is an eligible non-citizen, must attach an acceptable, unexpired, readable copy of documentation that verifies the borrower's status with the U.S. Department of Homeland Security (formerly INS).

B. A graduate or professional student enrolled at least half-time at an eligible school in a program leading to a graduate or professional degree or certificate.

WHEN IS THE CREDIT CHECK AND APPLICATION AVAILABLE TO BE COMPLETED?

The credit check and application can be completed on or after May 1, 2024. Credit checks are valid for up to 180 days after completion.

HOW IS THE APPLICATION FOR THE PLUS LOAN COMPLETED?

The 2024 – 2025 FAFSA must be on file at SC State University. The next step is to complete the Direct PLUS Loan application online at https://studentaid.gov. The borrower will need a federal student aid (FSA) ID and password. If (s)he does not have a FSA account, (s)he must create one at https://studentaid.gov.

DOES THIS COMPLETE MY REQUIREMENTS FOR APPLYING FOR THE PLUS LOAN?

If the borrower is approved for a PLUS loan for SC State University, the borrower will be required to complete a PLUS Master Promissory Note (MPN) and PLUS Entrance Counseling online at https://studentaid.gov.

WHAT IF THE PLUS APPLICANT'S CREDIT IS DENIED?

The Federal Student Aid Information Center (FSAIC) will conduct a credit check on the PLUS applicant. If the applicant is ninety days delinquent on any account, has declared bankruptcy, or has had a financial judgment, the PLUS will be denied. The FSAIC will notify the applicant and identify the name and phone number of the agency that reported the adverse credit status. The applicant should immediately request a copy of the credit report to verify its accuracy. If the credit data is inaccurate, the loan denial decision may be appealed by contacting the FSAIC. Please note that our office is not provided any information about the specific reason for the denial. All loan denial appeals are handled by the Federal Student Aid Information Center. The FSAIC may be contacted at 1-800-433-3243.

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