Federal Direct Parent and Graduate PLUS Loans are credit-based loans. If not initially approved for the loan, applicants may add an endorser (co-signer) or appeal the credit decision. If approved with an endorser or appeal, the borrower will be required to complete PLUS Credit Counseling.

1. Visit StudentAid.gov
2. Applicants should login using their Federal Student Aid (FSA) ID and password
3. Accept the loan you plan to borrow in your UCDAccess portal

Completion Tips

- Applicants approved with an endorser will be required to sign a new Master Promissory Note.
- PLUS Credit Counseling is associated with an individual loan. Additional loans approved with an endorser or appeal will require a newly completed PLUS Credit Counseling session.