**TIPS FOR NAVIGATING FINANCIAL AID**

**APPLYING FOR A PLUS LOAN**

1. **CHOOSE THE CORRECT AID YEAR**
   - Fall semester date comes first (e.g., aid for fall 2023 would be aid year “2023-2024”). This application covers both fall and spring semesters.
   - Summer PLUS is a separate application, and is included at the end of the academic year (e.g., aid for summer 2024 would be aid year “2023-2024”).

2. **REQUEST YOUR LOAN AMOUNT**
   - Request the Maximum, or specify a lower amount.
   - A few days after your loan is approved, it will be automatically accepted in your student portal.
   - If you apply for a maximum amount but desire less, please contact our office for options.
   - If you specify a lower amount and wish to increase your loan amount, please contact our office for options.

3. **FINISH THE APPLICATION**
   - Add Borrower Information, certify and agree to a credit check.
   - Receive confirmation that you have completed the application process.

4. **VIEW LOAN IN YOUR PORTAL**
   - In a few days, you should see your PLUS loan appear as a part of your aid package in the financial aid portal.
   - No action is necessary on your PLUS loan (you still need to accept subsidized and/or unsubsidized Direct Loans in the portal).
   - You may see a red “Pending” button asking you to Acknowledge your loans. This requirement has been suspended by the federal government; unfortunately, the software will continue to show this as pending. Don’t worry, your loans will still disburse!