



Options For Denied Federal Direct Grad PLUS Loan

What are my options if my Federal Direct Grad PLUS Loan is not approved?

Option 1: Appeal the credit decision*

You may appeal by providing documentation of your extenuating circumstances to Federal Student Aid Information Center (FSAIC). Please contact them at (800) 433-3243 for assistance with the appeal process.

Option 2: Obtain an endorser*

You may get an endorser to your Federal Direct Grad PLUS Loan application. An endorser is someone who does not have an adverse credit history and agrees to repay the loan if you do not repay it. Please contact Federal Student Aid Information Center at (800) 433-3243 for assistance with the endorser process.

A Federal Direct Grad PLUS Loan approved with an endorser will require you to complete a new Federal Direct Grad PLUS Loan electronic Master Promissory Note (MPN) at [Federal Student Aid](#).

****Important note: Selecting Option 1 or 2 will require a PLUS Credit counseling to be completed at [Federal Student Aid](#) prior to disbursement.***

Option 3: Cease processing

If you choose not to appeal or use an endorser, you may request processing to cease on your Federal Direct Grad PLUS Loan application.

Please [contact us](#), if you have additional questions or wish to discuss these options.