

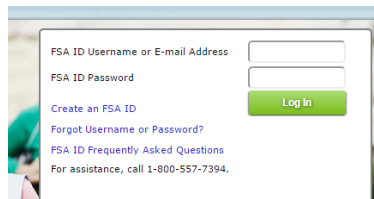


Office of Student Financial Services  
Instructions for Completing the

**Parent PLUS Credit Counseling**

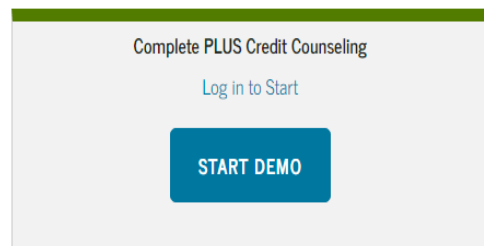
**\*\* Only required for Endorsed Parent PLUS Loans \*\***

**Step 1:** Sign into [www.studentloans.gov](http://www.studentloans.gov) using your FSA ID **(Please note that the parent who applied for the PLUS loan should log in with their credentials)**



**Step 2:** Select Complete PLUS Credit Counseling and complete webinar

- If you need assistance, select to view the Counseling DEMO:



## **PLUS Credit Counseling**

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### **What is PLUS Credit Counseling?**

PLUS Credit Counseling will help students and parents understand the obligations associated with borrowing a PLUS loan and assist them in making careful decisions about taking on student loan debt.

PLUS Credit Counseling is required if the U.S. Department of Education has informed you that you have an adverse credit history and you have:

- Obtained an endorser or
- Documented extenuating circumstances to the satisfaction of the U.S. Department of Education



PLUS Credit Counseling can be completed voluntarily at any time. *If PLUS Credit Counseling is completed voluntarily and you are determined to have an adverse credit history by the U.S. Department of Education **within 30 days** of PLUS Credit Counseling completion, your PLUS Credit Counseling requirement will be considered to be fulfilled.*

**\*PLEASE NOTE: If you are pass the 30 day mark mentioned above, you must resubmit another application, have the application endorsed, sign a new MPN and complete the PLUS Credit counseling.\***

#### **Who should complete this?**

- Eligible graduate/professional students
- Parents of eligible dependent undergraduate students

#### **How long will it take?**



The entire counseling process must be completed in a single session. Most people complete counseling in 20-30 minutes.

#### **What do I need?**

- Verified [FSA ID](#)
- [Details on your income, financial aid, and living expenses](#)