



## Direct Graduate/Professional PLUS

The **Direct Graduate PLUS Loan** is designed to assist graduate students enrolled at least half-time in meeting their educational expenses. You may borrow up to the full cost of your education for expenses including tuition and fees, room and board, books and supplies, transportation and living allowance, less any other financial aid you receive.

### How Students Apply

1. The student must have a current official FAFSA on file and have received an financial aid notification from our office or have had his/her federal aid eligibility evaluated.
2. To apply, go to **StudentAid.gov**.
3. Sign in using your U.S. Department of Education FSA ID. If you do not already have a UserID, select create a FSA ID hyperlink.
4. When the next page opens, select **Request Direct PLUS Loan** and then select **Graduate PLUS** as the loan type.
5. Select an Aid Year:
  - For Fall 25/Spring 26, choose Aid Year = **2025-2026**.
  - Complete the **Student Information** section.
  - Complete the **School and Loan Information** section.
    - Select Emory University.
    - For Fall/Spring, select Loan Period = **08/2025– 05/2026**
6. Follow the steps to complete all remaining portions of the application using your legal name as it appears on your Social Security card.
7. Complete the credit check. The results of your credit check will be available immediately.
  - If your credit is approved, you will be given two options:
    1. Not continue with the application, or
    2. Continue and complete a **PLUS Loan Master Promissory Note**, *if you have not already*.
8. If your credit is not approved, you will be given the following options:
  1. Not pursue the loan
  2. Obtain an endorser
  3. Appeal the credit decision

### For More Information

- <https://studentaid.gov/understand-aid/types/loans/plus>
- <https://studentaid.gov/>

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## Student Eligibility

**Eligibility:** You must be a citizen or permanent resident of the United States and be enrolled or accepted for enrollment in a degree-seeking program at Emory University. You must be enrolled at least half-time (5 hours during fall, spring, and or summer) to be eligible for a Graduate PLUS loan.

**Repayment, Interest Rates and Fees:** Interest is charged on the loan from the date the first disbursement is made until the loan is paid in full. Repayment begins within 60 days after the final loan disbursement. However, a student may apply for an in-school deferment by contacting the Direct Loan Servicing Center at 800-848-0979 while the student is attending at least half-time in a degree program.