

## Guide to Endorsing a Direct PLUS Loan

If your credit decision was denied for the Graduate Plus Loan, you may still receive a Direct PLUS Loan by obtaining an **endorser** who does not have an adverse credit history. This guide has been created to assist the person who will be the endorser and/or cosigner on a Direct Graduate Plus Loan with the step by step instruction on how to complete this process online with Federal Student Aid Office. Effective 05/10/2015 the endorser of the loan will need to create an FSA ID and Password online at <https://fsaid.ed.gov/>. Once the FSA ID has been activated by the FSA you can proceed with the endorsing a graduate plus loan online.

### Step 1 – Create an FSA ID <https://fsaid.ed.gov/>

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**Create a New FSA ID**  
 An FSA ID gives you access to Federal Student Aid's online systems and can serve as your legal signature.

Only create an FSA ID using your own personal information and for your own exclusive use. You are not authorized to create an FSA ID on behalf of someone else, including a family member. Misrepresentation of your identity to the federal government could result in criminal or civil penalties.

To create your own personal FSA ID, enter answers for the questions below and select CONTINUE.

*Important: When you are done click the CANCEL button to clear your data, even if you did not finish creating your FSA ID. Just closing your browser window or going to another website may not be enough to prevent other people using this computer from seeing your information until the session expires.*

Form fields: Email, Confirm E-mail, Username, Password, Confirm Password, Are you 13 years of age or older? (radio buttons for 'I am 13 years of age or older' and 'I am 12 years of age or younger'), CONTINUE button.

### Step 2 Log-in with your personal FSA ID and Password.

An official website of the United States government. Help Center English | Español Log In | Create Account

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UNDERSTAND AID | APPLY FOR AID | COMPLETE AID PROCESS | MANAGE LOANS

**You Are America's Smartest Investment**  
 The U.S. Department of Education's office of Federal Student Aid provides more than \$120 billion in financial aid to help pay for college each year.

**Log In** | Create Account

- Corinthian/Manriquez Court Case
- Complete the FAFSA® Form
- Explore Ways to Lower Payments
- Learn About Loan Forgiveness
- Find Out How to Make a Payment

**Considering School**  
*I'm thinking about going to college or a career school.*

**In School**  
*I'm in the process of earning a degree or certificate.*

**Parent**  
*I want to help my child pay for college.*

**In Repayment**  
*I have loans I need to repay.*

**Getting ready for college can be easier than you think.**  
 It's never too early—or too late—to explore your options for college or career school. This site discusses key steps in preparing for college and provides resources that can help you along the way.

**POPULAR TOPICS**

- Get Checklists for Academic and Financial Preparation
- Choose a School
- Learn About Grants, Work-Study, Loans, and Scholarships
- Estimate Your Aid

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**Step: 3- Click on Apply for AID & then click on Endorse PLUS Loan**

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- Apply for a PLUS Loan
  - Apply for a Grad PLUS Loan
  - Apply for a Parent PLUS Loan
  - Endorse a PLUS Loan**
  - Appeal a Credit Decision
  - Complete PLUS Credit Counseling
- Complete the FAFSA® Form
- FAFSA Deadlines
- Filling Out the FAFSA Form
- Reviewing and Correcting Your FAFSA Form
- Renewing Your FAFSA Form

**Step 4- Enter Student Last Name and Loan Identification Number: The Federal Student Aid Office provides you with the Award Identification number on the credit denial notice they sent you via email.**

ENDORSE A DIRECT PLUS LOAN

Endorse a Direct PLUS Loan

**What is an Endorser?**

An endorser is someone who agrees to repay the Direct PLUS Loan if the borrower becomes delinquent in making payments or defaults on the loan. The endorser may not be the student on whose behalf a parent obtains a Direct PLUS Loan.

**Endorse a Direct PLUS Loan**

Enter the borrower's last name and the endorser code OR the award identification number of the loan you would like to endorse.

(The borrower will have provided you with an endorser code or an award identification number. You may have received an email from the Department of Education containing the endorser code.)

**Borrower's Last Name:**

**Endorser Code OR Award Identification Number:**

**START**

[Preview a read-only version of the Endorser Addendum](#)

**Who should complete this?**

- Someone who agrees to repay the Direct PLUS Loan if the borrower stops making payments or defaults on the loan.

**How long will it take?**

Most people complete the endorser addendum in 30 minutes or less. The entire process must be completed in a single session, so be sure you have enough time before you start.

**What do I need?**

- Borrower's Last Name and either the Endorser Code OR the Award ID
- Personal Information
- Employer's Information
- School Name
- Reference information for two people with different U.S. addresses who have known you for at least 3 years

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**Step 5- Endorser/Cosigner will need to complete steps 1-4 and submit the application for credit check. FSA Office will send the endorser and student an email with the credit decision.**

### ENDORSER ADDENDUM

1 Information

2 Credit Check

3 Review & Edit

4 Sign & Submit

- Loan Information
- Personal Information
- Reference Information

Endorser:

Social Security Number:

#### Loan Information

<p>Borrower Name: <input style="width: 80%;" type="text"/></p> <p>Direct PLUS Loan Amount: \$ 10,000.00</p> <p>Endorsed Amount:</p> <div style="display: flex; align-items: center;"> <input style="width: 100px; text-align: center;" type="text"/> <span style="margin-left: 5px;">.00 *</span> </div>	<p>School Name:</p> <p>FLORIDA INTERNATIONAL UNIVERSITY</p> <p>School Address:</p> <p>MODESTO A. MAIDIQUE CAMPUS MIAMI, FL 331990001</p>
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#### Personal Information

Citizenship Status [More Information](#) 📄

U.S. Citizen or National

Permanent Resident/Other Eligible Non-Citizen

Neither of the above

<p>Driver's License State:</p> <div style="border: 1px solid gray; padding: 2px;">- Select - <span style="float: right;">▼</span></div>	<p>Driver's License Number:</p> <div style="border: 1px solid gray; height: 20px; width: 100%;"></div>
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Permanent Address [More Information](#) 📄

<p>Address (line 1):</p> <div style="border: 1px solid gray; padding: 2px; text-align: center;">-</div>	<p>State:</p> <div style="border: 1px solid gray; padding: 2px;">FLORIDA <span style="float: right;">▼</span></div>
<p>Address (line 2):</p> <div style="border: 1px solid gray; height: 20px; width: 100%;"></div>	<p>Zip Code:</p> <div style="border: 1px solid gray; padding: 2px; text-align: center;">.</div>
<p>City:</p> <div style="border: 1px solid gray; padding: 2px;">MIAMI</div>	<p>Country:</p> <div style="border: 1px solid gray; padding: 2px;">UNITED STATES <span style="float: right;">▼</span></div>

This is my current permanent address. If permanent address information is incorrect, update as needed.

**Final Step- If the endorser is approved, the student must complete a The PLUS Credit Counseling and a new e-Master Promissory Note for the Graduate Plus loan, only after the loan has been approved. Be advised that an each graduate plus loan accepted by the student must be endorsed separately; it can be endorsed by the same person.**

**Please allow 2-3 business days for the approval confirmation to be received by FIU electronically.**