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/](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/](https://fsaid.ed.gov/)**

**Step 2 Log-in with your personal FSA ID and Password.**
Guide to Endorsing a Direct PLUS Loan

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

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.
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.

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.