Student Financial Services Graduate Plus Loan Authorization and Request Portal Instructions

The subsequent instructions are provided to assist you with completing your Direct PLUS loan Authorization and Request Form.
General Information, Resources & Additional Assistance

**General Information**

1. **Your Requested Loan Amount**

   1. The amount of Student Loans you borrow is a personal decision. While the maximum you may receive in student aid is limited to the total of your [Cost of Attendance](#), your individual income and expenses may look very different than the allocation of costs in that representation of your student expenses. Consider evaluating your income and expenses before borrowing in excess of your needs, and develop a spending plan to stay on track with your finances and minimize your student loan debt.

   a. You can find important information about [Cost of Attendance](#) including its impact on [How Much Student Aid You Receive](#) how it differs from [Tuition & Fees, Your Account Statement](#)] and student account details in [Student Services Online (SSOL)](#).

2. **Interest and Loan Fees**

   1. Federal Student Loan Borrowers are subject to [Interest & Fees](#), including [loan fees](#) deducted at the time of disbursement. As a result, the gross amount borrowed will be more than the net amount applied toward your educational expenses.

3. **After You Submit Your Request**

   1. The Financial Aid Office will review your PLUS Loan Request and notify you if it cannot be processed for any reason.

4. **General PLUS Loan Eligibility Information**

   1. After the Financial Aid Office begins processing your completed PLUS loan request, your loan will appear in [Accepted](#) status based on your authorization to accept the eligible portion of the requested loan amount on your application.

5. **General Eligibility Information for Direct PLUS loans:**

   1. [Federal Student Loan](#) borrowers must meet the [Eligibility Requirements](#) for [Federal Student Aid](#). Before applying for a Federal Direct PLUS loan, you must submit the [Free Application for Federal Student Aid (FAFSA)](#) with our school code (002707).
a. You may submit a Federal Direct PLUS loan request after Your Financial Aid Office determines you meet the Eligibility Requirements for Federal Student Aid, including Federal Student Loan programs.

2. To qualify for a Direct PLUS loan, applicants must meet the Eligibility Requirements for Federal Student Aid and Federal Student Loans; including Citizenship Requirements.
   a. If you are an ineligible non-citizen, please review our dedicated Student Financial Services Resources for International Students webpage to learn more about the International Student Aid Options that may apply to your circumstances.
   b. You may consider alternate payment options, including the Other Ways to Pay available through Student Financial Services.

3. Students attending undergraduate programs are not eligible to borrow Direct Graduate PLUS loans. Additionally, parents of Graduate or Professional Students or otherwise Independent students may not borrow Direct Parent PLUS loans on behalf of their child.
   a. You may consider other financing options, such as Private Loans or Other Ways to Pay to assist with your remaining educational financing needs.

4. Federal Student Loan borrowers must be enrolled at the equivalent of Half-Time Enrollment status or more to utilize Federal Student Loans.
   a. If attending less than half-time, you may consider other financing options, such as Private Loans or Other Ways to Pay, to assist with your remaining educational financing needs.

5. The Absence of Adverse Credit History.
   a. If you have placed a security freeze on your credit file, you must lift or remove the freeze at each credit bureau to assess your eligibility for the Direct PLUS loan program. This applies to both loan applicants and endorsers.
      i. If your loan request is declined due to adverse credit history, you may still have Options Toward Obtaining Approval, such as an Approved Extenuating Circumstances Appeal or by obtaining an eligible Endorser.
      ii. If you plan to add an endorser to your declined Direct PLUS loan request, Contact Us for the Award ID associated to your loan. Your endorser needs this information to complete the Endorser Addendum for your PLUS Loan.
      iii. Your endorser indicates the amount they are willing to endorse on your behalf, which may limit the amount you borrow in Direct PLUS loans. You and your endorser may be asked to repeat the endorsement process for subsequent or future PLUS loan requests.
6. **General Direct PLUS Loan Document Requirements:**

1. Review Your NetPartner Award Offer, Accept/Decline Your Pending Student Aid Awards, and Review and Complete Your NetPartner Document Requirements, which may include Direct loan Entrance Counseling and Direct loan Master Promissory Notes.

2. **Other document requirements may apply.**

**Resources**

1. Direct PLUS Loan Estimated Loan Fee Calculator in the SFS Forms & Docs Content Library

2. Find Your Financial Aid Office

3. Key Student Financial Services Contacts & Locations

4. Student Financial Services Resources for International Students

5. Review and Complete Your Awards Financial Aid Package and Document Requirements

6. Cost of Attendance and how it Impacts Your Eligibility

7. Student Services Online (SSOL)

8. What is iGrad

**Need Help? Ask Us!**
Using the Student Financial Services Plus Loan Request Portal

1. Visit the Student Financial Services PLUS Loan Request Portal Dashboard Webpage
   a. Log in using your UNI Credentials
      i. If you are unable to log in using your UNI credentials, please contact Student Financial Planning
         additional information may be needed to proceed with initiating a PLUS Loan Request on your behalf
   b. After logging in, you may choose to do the following:
      i. Submit a new application by selecting Submit Your Federal Direct Graduate PLUS Loan Authorization and Request Form Here on the Dashboard
      ii. Open previously started but not submitted request form(s) by selecting the applicable request form under the results tab of the Saved Requests field on the bottom left of the Dashboard
      iii. Review the status of your previously submitted request form(s) by selecting the applicable request form under the results tab of the In Process/Completed Requests field on the bottom right of the Dashboard
   c. If submitting a new request form, please proceed to the next section in this instruction document, Select Your Application Submission Type
Select one of the two available Request Form Submission Types for your Graduate PLUS Loan Request Form

1. Electronic Signature

2. Opt-out and Submit with Wet-Signature
   you may obtain the PDF version to submit through this process at https://sfs.columbia.edu/forms-docs-library

Note: If you choose to submit the Graduate PLUS Loan Request Form via the Electronic Signature option and subsequently choose to Opt Out of electronic signature, you will be advised to print your request form and return to the Graduate PLUS Loan Authorization and Request Form submission option on the main page of the submission portal to submit your request form

Proceed to the instructions for your preferred submission type
Graduate Plus Loan Authorization and Request: Opt-out and Submit with Wet-Signature

Wet-Signed Document Upload Required

Review and Complete All Required Fields, including updating any outdated prefilled information:

1. Instructions Tab

1. If you have not already done so, Obtain, Complete, and Wet-Sign the current years PDF Federal Direct Graduate PLUS Loan Request & Authorization Form at https://sfs.columbia.edu/forms-docs-library

2. Read the instructions on the instructions tab and select the Opt-out and Submit with Wet-Signature – Signed Document Upload Required submission type from the drop-down options at the bottom of the page

3. Select Next to continue to the Grad Plus Opt-Out Form Tab

4. Review your Student Borrower Information
   
   a. If you need to correct or modify the information in this section, select the I need to make changes to my School and/or Academic Division check box
      
      i. Your UNI and PID cannot be modified
         
         1. If your UNI or PID is not correct, log in to the Manage My UNI Platform to review your current information and Contact the CUIT Helpdesk for additional assistance
         
         2. You may resume your application once your information is updated, or may e-mail us a copy of your completed and wet-signed loan request

   2. Select the Confirmed radial button to confirm the accuracy of your reported or updated School and Academic Division

      a. If you do not see your School and Academic Division listed, contact Your Financial Aid Office for further instructions
         
         i. You must confirm your School and Academic Division to upload and submit your loan request
         
         ii. Once confirmed, you may provide your confirmed anticipated graduate date
2. School, Academic Division, and Corresponding Confirmation

1. To modify your prepopulated School and Academic Division, Select the I need to make changes to my School and/or Academic Division check box

3. Expected Graduation Date

1. Provide your Expected Graduation Date
   
   a. This is generally the date you anticipate completing your program requirements and will no longer attend or pursue course work toward them
      
      i. Please do not report your anticipated graduation ceremony or degree conferral date

2. Select the Click Here to Attach button to Attach your Graduate Plus Loan Authorization and Request Form
   
   a. You may obtain a copy of the PDF version of this form on the Student Financial Services Forms & Docs Page

3. Select Next to proceed to the Estimated Loan Fee Calculator tab

4. Estimated Loan Fee Calculator

1. The Estimated Loan Fee Calculator does not have to be completed to submit your request form

2. After reading the instructions in full, you may choose to use this tool to assist with estimating the gross total loan amount you wish to request
   
   a. This tool is designed to aid students in estimating the amount of anticipated loan fees associated with their loan request
   
   b. Actual figures may vary based on applicants’ individual circumstances
   
   c. Multiple Term Request calculations assume equal disbursement over a period of two terms

3. Click Next to proceed to the Submit Tab

5. Submit Tab

1. Review the disclosure information on the Submit tab and Select the appropriate radial option to designate your response for the I have reviewed the maximum amount of the Direct Unsubsidized Loan I am eligible for along with the terms and conditions for both loans section
a. **We cannot process your request without affirmative confirmation that you have reviewed your Direct Unsubsidized Loan eligibility**

2. **Select the Submit Wet Signed Form For Review?** check box and the subsequent **Submit** button to transmit your uploaded request form for review

   a. You will receive a confirmation email confirming your form was successfully submitted

   b. Should the office need additional information to initiate processing your request, you will be notified by email to the email address associated with your request form
Graduate Plus Loan Authorization and Request: Electronic Signature

Review and Complete All Required Fields on the request form, including updating any outdated prefilled information:

1. **Instructions Tab**

1. **Read the instructions on the instructions tab** and select the **Electronic Signature submission type** from the drop-down options at the bottom of the page

2. **Select Next** to continue to the **Federal Direct Graduate PLUS Loan Tab**

2. **Federal Direct Graduate PLUS Loan Tab**

1. **Review** your **Student Borrower Information**

   3. **UNI, PID, Last Name, First Name, Drivers License**

   1. **Your UNI and PID cannot be modified**
      
      a. If your UNI or PID is not correct, log in to the **Manage My UNI Platform** to review your current information and **Contact the CUIT Helpdesk** for additional assistance

      b. You may resume your application once your information is updated

   2. **You can modify your first and last name on the electronic request form. However, the name on this form should be your Legal Name on file with the Social Security Administration and on your FAFSA Application.**
      
      a. If your legal name does not populate correctly on your electronic loan request form:
         
         i. Update your **Preferred Name** in **SSOL**, if your Preferred Name appears rather than your legal name

         ii. Submit a **Name Change Affidavit** with **Supporting Documentation** to the **Office of the University Registrar**

      b. You may **contact the Office of the University Registrar** for additional assistance

   3. **Driver’s License information is requested, but not required if you do not possess one**
1. To modify your prepopulated address information, Select the **I need to make changes to my address** check box
   
a. If this information is not correct, you may wish to review and update your information in Student Services Online (SSOL)
   
b. You may contact the Registrar’s Office for additional assistance with updating your information in SSOL, if necessary

5. **Date of Birth, Citizenship Status, Telephone Number, E-mail Address**

1. To modify your prepopulated personal information, Select the **I need to make changes to my name, date of birth or telephone number** check box

6. **School, Academic Division, and Corresponding Confirmation**

1. To modify your prepopulated School and Academic Division, Select the **I need to make changes to my School and/or Academic Division** check box
   
a. If you do not see your School and Academic Division listed, contact Your Financial Aid Office for further instructions
   
b. **You must confirm your School and Academic Division to proceed with your application**
   
c. **You cannot save your application until you confirm your School and Academic Division**; leaving the webpage without saving will result in the loss of your work

7. **Expected Graduation Date**

1. **Provide** your **Expected Graduation Date**
   
a. This is generally the date you anticipate completing your program requirements and will no longer attend or pursue course work toward them
   
   i. **Please do not report your anticipated graduation ceremony or degree conferral date**

8. **Total Requested Loan Amount**

1. **Enter** the **Gross Amount of Your Total Loan Request** with consideration for the anticipated loan fee deducted at the time your loan disburses
   
a. **Your loan requested amount must be a numeric value greater than zero**
9. For what semesters do you need this loan

1. Select the Term(s) for your loan request

2. Review and Acknowledge Notes 1, 2, and 3 by Selecting the corresponding checkboxes

3. Choose one of the following options:
   a. Select Save to Save Your Application here and return to complete it later
   b. Select Back to Return to the Previous Page
   c. Select Next to Proceed with Your Application and continue to the Estimated Loan Fee Calculator tab
      i. You will be asked to return to this page upon submitting your application if any required information has been omitted

10. Estimated Loan Fee Calculator

1. The Estimated Loan Fee Calculator does not have to be completed to submit your request form

2. After reading the instructions in full, you may choose to use this tool to assist with estimating the gross total loan amount you wish to request
   a. This tool is designed to aid students in estimating the amount of anticipated loan fees associated with their loan request
   b. Actual figures may vary based on an applicants’ individual circumstances
   c. Multiple Term Request calculations assume equal disbursement over a period of two terms

3. Click Next to proceed to the Disclosure Tab

11. Review/Acknowledge the Information, Resources, Disclosures, and Consents, and Submit your loan request including:

1. Additional Resources

2. Disclosure regarding Direct Unsubsidized Loan versus the Direct Graduate PLUS Loan & Chart

3. Privacy Act Disclosure Notice

4. Consent to Obtain Credit Report

12. Required Disclosure and Eligibility Acknowledgement

1. Review and Select Yes/No to record that you have reviewed the maximum amount of the Direct Unsubsidized Loans you are eligible for and the terms and conditions for your request
   a. Note: You cannot borrow a PLUS loan without reviewing your Unsubsidized loan eligibility
13. Authenticate Your Electronic Signature Submission or Opt Out to Print and Submit a Wet-signed Request Form

Review the Required Disclosures and Consents

1. **Type Your Name Exactly As It Appears On Your Application** to signify you are completing this form using an electronic signature
   
   a. You may **Opt Out** of electronic signature by selecting the **Opt Out and Print** button
      
      i. **Opting Out requires** you submit your **Printed, Fully completed, Wet-signed Request Form**
         
         using the process for **Electronic Signature Opt Out Submissions**
         
         You may obtain the PDF version to submit through this process at [https://sfs.columbia.edu/forms-docs-library](https://sfs.columbia.edu/forms-docs-library)

   b. Selecting the Opt-out of Electronic Signature button will return you to the instructions tab of the document to change your submission type

14. Print Your Application – Optional for Electronic Submissions

1. **Select** the **Print** option if you would like to retain a copy for your records (optional for electronically submitted request forms)
   
   a. You can do this later by returning to the application portal and reopening your submitted application under the **In Process/Completed Requests** field

15. Submit Form for Review

1. **Check** the **Submit Form With Electronic Signature for Review?** Check box

   **Select Submit** to submit your electronically signed application

   a. You will receive a confirmation email confirming your form was successfully submitted

   b. Should the office need additional information to initiate processing your request, you will be notified by email to the email address associated with your request form

2. **If you receive an error that you are missing required information when attempting to submit, you may use the back and next buttons to navigate to the previous tabs within the request form and update the designated fields, accordingly**