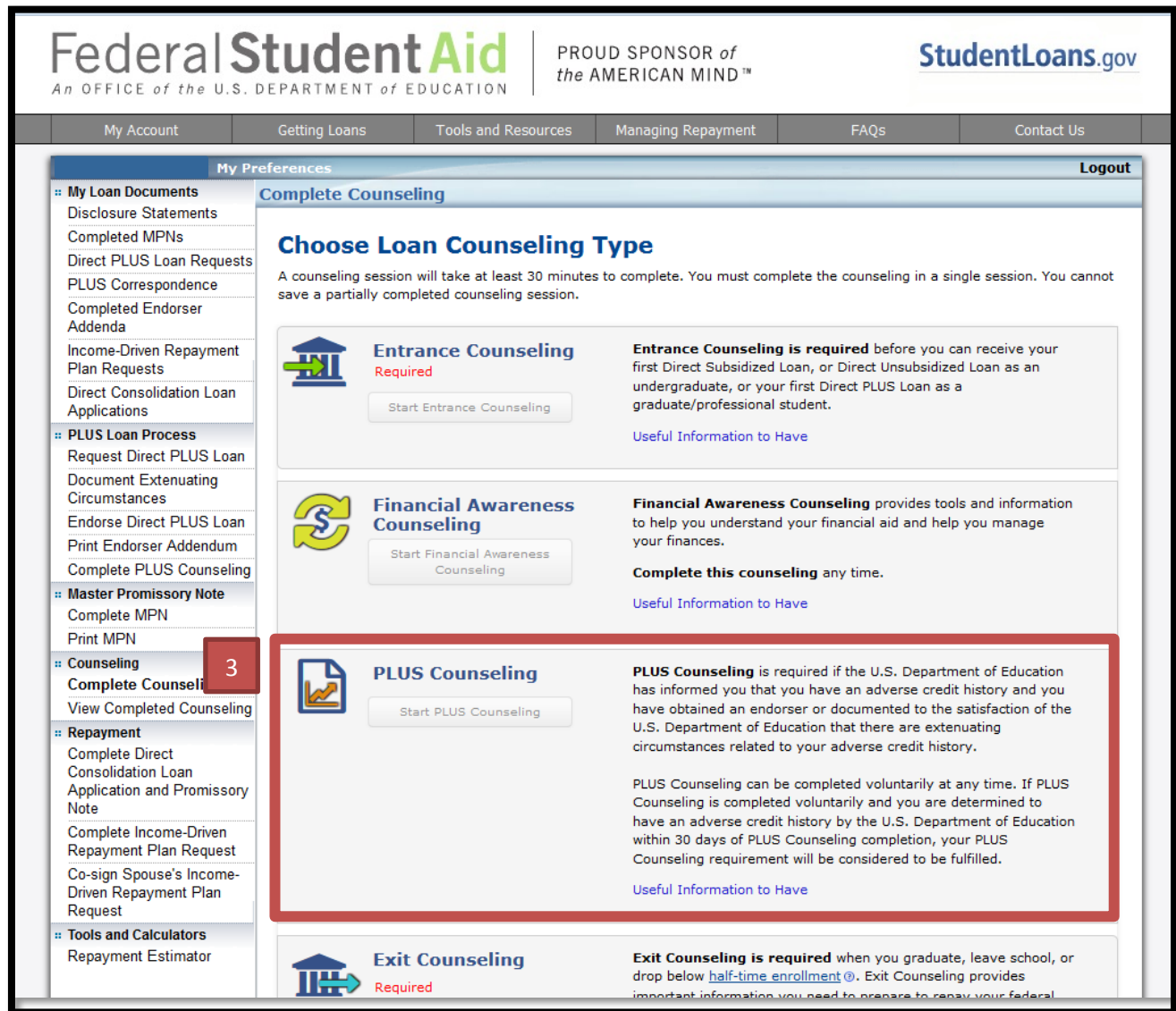


Federal Direct PLUS Loan borrowers with an adverse credit history are required to complete [PLUS Counseling](#) prior to the first disbursement of loan funds. To complete your counseling:

1. Using your FSA ID, log in to [StudentLoans.gov](http://StudentLoans.gov).
2. On the Welcome to StudentLoans.gov screen, select Complete Counseling.

The screenshot shows the StudentLoans.gov website interface. At the top, it says "Federal Student Aid" and "PROUD SPONSOR of the AMERICAN MIND™". The navigation bar includes "My Account", "Getting Loans", "Tools and Resources", "Managing Repayment", "FAQs", and "Contact Us". The main content area is titled "Welcome to StudentLoans.gov" and contains a message about verifying personal information. A left-hand navigation menu lists various options, with "Complete Counseling" under the "PLUS Loan Process" section highlighted by a red box and a red circle with the number "2". On the right, there are sections for "Personal Information" and "Tools and Calculators".

3. From the “Choose Loan Counseling Type” screen, select PLUS Counseling:



4. Select the PLUS Counseling Type that corresponds with the loan you are applying for.
- Parents applying for a Federal Direct Parent PLUS Loan should select the Parent of an eligible dependent undergraduate student(s) option.
  - Graduate or Professional students should select the Graduate/Professional student option.

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My Account | Getting Loans | Tools and Resources | Managing Repayment | FAQs | Contact Us

My Preferences | Logout

### PLUS Counseling

## Select PLUS Counseling Type

Direct PLUS Loans are available to eligible graduate/professional students and to eligible parents of eligible dependent undergraduate students.

All information provided in this PLUS Counseling session will be used for estimating purposes only and will not be stored or used for any other purpose.

I am completing PLUS counseling to receive Direct Loans as a:

**4a**

#### Parent of an eligible dependent undergraduate student(s)

Parents must be logged in with their own FSA ID.

Parent of an eligible dependent undergraduate student(s)

#### Graduate/professional student

Students must be logged in with their own FSA ID.

Graduate/professional students should apply for Unsubsidized loans up to their full eligibility using the Subsidized/Unsubsidized Master Promissory Note.

Graduate/Professional Student

**4b**

Continue

Complete all sections within the counseling session and click “Submit”. You will receive a confirmation email from [StudentLoans.gov](http://StudentLoans.gov) immediately after completion. Keep the email for your records. UB will also be notified that you have completed the counseling.

If you believe you have already completed PLUS counseling but are still showing the requirement in your HUB To Do List, please contact our office at (716)645-8232 or [UBFA@buffalo.edu](mailto:UBFA@buffalo.edu).