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.
2. On the Welcome to StudentLoans.gov screen, select Complete Counseling.
3. From the “Choose Loan Counseling Type” screen, select PLUS Counseling:

![Image of StudentAid Choose Loan Counseling Type screen]

4. Select the PLUS Counseling Type that corresponds with the loan you are applying for.
   
a. Parents applying for a Federal Direct Parent PLUS Loan should select the Parent of an eligible dependent undergraduate student(s) option.
   
b. Graduate or Professional students should select the Graduate/Professional student option.
Complete all sections within the counseling session and click “Submit”. You will receive a confirmation email from 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.