Both Parent and Graduate PLUS loans are credit-based loans that show as an offered amount (e.g. the maximum you are eligible to borrow) within the myUCCS Portal. They cannot be accepted within the portal. The parent (for undergraduates) or the graduate student must apply for and be approved for the loan as well as complete the PLUS Master Promissory Note for the award to be released to UCCS. Here’s how to do it:

1. **GO TO** [www.studentloans.gov](http://www.studentloans.gov) and the borrower of the loan must sign in with their information.

2. **CLICK** “Request a Direct PLUS loan” on the first page.

3. **SELECT** the loan type you are applying for (Graduate PLUS for graduate students only and Parent PLUS for parents of undergraduate students).

4. **COMPLETE** the application process. You will apply for a specified amount of loan, as well as set up other terms for the loan. You will be given an instant credit decision after the application is completed and submitted.

5. **COMPLETE** the Master Promissory Note (MPN) after you have completed your application. You can find the MPN back on the first page, above the Direct PLUS loan request.

Once your PLUS application has been approved by the U.S. Department of Education, we will update and accept it for you in the myUCCS Student Portal within 3-5 business days.