

Federal regulations require that parents and graduate students who have obtained an endorser or have documented extenuating circumstances for a Direct PLUS Loan complete PLUS Loan Counseling before the loan funds can be disbursed.

PLUS Counseling can also be completed voluntarily at any time. If PLUS Counseling is completed voluntarily and you are determined to have an adverse credit history by the U.S. Department of Education within 30 days of PLUS Counseling completion, your PLUS Counseling requirement will be considered fulfilled.

The PLUS Loan borrower must follow the instructions below to complete the required counseling online. Alternatively, there is a link to this website on the Financial Aid Forms page of the UT Website at ut.edu/financialaid/forms/.

- Go to the studentaid.gov website.
- Click “Log In”.
 - The borrower must sign in using their FSA ID
 - If you do not remember or have not created an FSA ID, go to studentaid.gov and click on either “create” or “edit.”
- Click on “Complete Counseling.”
- Select “Start PLUS Counseling.”
- Follow the on-screen instructions to take you through the counseling session.
- Print the confirmation page for your records.

The Financial Aid Office will receive an electronic confirmation when the PLUS Counseling is complete, usually within 1-2 business days.

If you have any questions, please contact the Financial Aid Office.