Federal Direct GRAD PLUS Application Process 2025-2026

Step 1: Log in to <u>https://studentaid.gov/</u> and log in.

Step 2: Select the link to "Grants and Loans" followed by "PLUS Loans: GRAD PLUS and Parent PLUS" (see Figure 1)

FIGURE 1								
Federal Student Aid	FAFSA [®] Form ∨ Grants and	Loans ~ Loan Repayment ~	Loan Forgiveness \vee	Log In Create Account $ {igar Q} $				
Get a Grant	Get a Loan	Tools and Calculator	rs Learn /	About Grants and Loans				
Pell Grants	Undergraduate and Gradu	ate Loans Federal Student Aid	Estimator How Fi	inancial Aid Works				
TEACH Grants	PLUS Loans: Grad PLUS a	Ind Parent Loan Simulator	Financ	ial Aid Eligibility				
	PLUS		Grants	, Work-Study, and Loans				
	Master Promissory Note (MPN)						
	Loan Entrance Counseling	7						
	Annual Student Loan Ackr	nowledgment						
	PLUS Loan Credit Counse	ling						
	Endorse a PLUS Loan							
	Anneal a Credit Decision							

Step 3: Select the proper link (Figure 2A) to learn more about the PLUS for Graduate/Professional Students followed by the proper link (Figure 2B) to start the application. You may need to confirm that you have not placed a freeze on your credit report.

	FIGURE 2A	
	I am a Graduate or Professional Student	
₽	Direct PLUS Loan Application for Graduate or Professional Students	
	The PLUS Loan Application allows you to:	
	 request a Direct PLUS Loan; 	
	 change the amount of a Direct PLUS Loan you previously requested; 	
	 authorize how the school may use your Direct PLUS Loan funds to pay a educational expenses. 	for Learn More
	For more information about the obligations associated with a PLUS Loan and what to consider when taking on student loan debt, we recommend you voluntarily complete the <u>PLUS Loan Credit Counseling</u> (PLUS counseling).	i L
	If you apply for a PLUS Loan and we determine you have an adverse credit history, you will be required to complete PLUS counseling if you wish to purs the PLUS Loan. Your counseling requirement will be fulfilled if PLUS counsel completed within 30 days of the credit check.	sue ing is
	FIGURE 2B	
I am a Gradua	ate or Professional Student	
William D. Ford	Federal Direct Loan Program: Direct PLUS Loan Application	
Use this applica	ation to	
 request a change th authorize education 	Direct PLUS Loan; e amount of a Direct PLUS Loan you previously requested; and how the school may use your Direct PLUS Loan funds to pay for al expenses.	Start OMB No. 1845-0103 • Form Approved Exp. Date 11/30/2023

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Step 4:

- **Under "Award Year" select 2025-26** Selecting any other Award Year will inhibit us from moving forward on your application for the upcoming school year.
- Select the Johns Hopkins School of Nursing from the Dropdown by typing in "Maryland" and then locate the JHU School of Nursing. Once selected, it will auto populate. If any other school is selected, we will not receive your information. You will also need to confirm your address and employment (see Figure 3 below)

Figure 3

Award Year	
2025 - 2026 ~	-
School Information	
Select a school to notify	
🔘 U.S. Schools/U.S. Territory Schools	
🔿 Non U.S. Schools	
Choose a State	Add a school using search or filter

Step 5:

- Select the amount of GRAD PLUS being requested.
 - The first option is to borrow the maximum amount. The maximum amount of the loan that can be borrowed is listed as the Anticipated GRAD PLUS under Accept Awards in SIS. However, it may be higher once loan fees are calculated.
 - \circ $\;$ The second option can manually be entered and in any amount.

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• The third option consists of our office contacting you to discuss the amount you would like to borrow.

Figure 4

Loan Information

Loan Amount Requested

For each academic year, you may borrow up to—but not more than—the school's cost of attendance, minus the amount of other financial assistance received. The school determines the cost of attendance based on federal guidelines. It is important not to borrow more than you can afford to repay, even if you are eligible to borrow more.

Learn About Loan Fees and Interest Rates

Loan fees are subtracted directly from the loan before it is disbursed to you. This means you will receive a smaller amount than the total of what you actually borrowed, but you will be responsible for paying the entire amount. Learn how loan fees impact your loan amount. Use our calculator to <u>determine the impact of loan fees</u> on your Requested Loan Amount.

If you receive a Direct PLUS loan, you will be required to repay that loan <u>with interest</u> under the terms and conditions of the *Master Promissory Note* that you sign for that loan.

determi	borrow the maximum Direct PLUS Loan amount for which I am eligible, a ned by the school.
I would	like to specify a loan amount.
Loan A	mount Requested
May not e	xceed the school's cost of attendance, minus
other fina	ncial assistance.
\$.00
0	Have you considered how loan fees will affect the amount you

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- Select the Loan Period
 - Students enrolled in the following programs should choose **05/2025 05/2026** as their Loan Period.
 - DNP Executive Practice
 - DNP/MBA
 - DNP/MPH
 - DNP Executive
 - DNP CRNA
 - DNP/PhD
 - Students in all other programs should choose 09/2025 08/2026 as their Loan Period. (see Figure 5 below)
 - Masters Entry to Practice
 - DNP Advanced Practice (not CRNA)
 - Doctor of Philosophy
 - MSN
 - Post Masters' Certificates

Figure 5

Loan Period (i)

A loan period is the academic year or portion of an academic year in which you want to request the loan. Specify the loan period for which you are requesting a Direct PLUS Loan:

Loan Period Requested:

Select	~
Select	
05/2025 - 05/2026	
09/2025 - 08/2026	
Other	

Step 6: Select if the School of Nursing can use your GRAD PLUS funds to satisfy any charges beyond tuition and fees. You are free to leave this unchecked and it doesn't affect your application.

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Figure 6

Use of Loan Funds

Your school will use your Direct PLUS Loan to pay for student tuition and fees, and for housing and food (for on-campus students).

You may authorize the school to apply your Direct PLUS Loan funds to other educationrelated charges on your student account (e.g., library fines, campus parking tickets, lab fees, and charges for minor damage to school property).

You aren't required to provide this authorization, and you may change the authorization at any time by contacting the school.

I authorize the school to use my Direct PLUS Loan to pay for other educationrelated charges incurred at the school, as described above.

Step 7: Review the information to ensure it is correct and from there scroll through to authorize the credit check. At this point, we will receive your information electronically letting us know the results of the credit check (see Figure 7)

Figure 7

I have read and understood the following Important Notices:

- Gramm-Leach-Bliley Act Notice
 - Privacy Act Notice
 - Financial Privacy Act Notice
 - Paperwork Reduction Act Notice

Certifications and Authorizations

You must read and agree to the statements below by clicking on the boxes.

I certify that:

- 1. The information I have provided on this Direct PLUS Loan Application is true, complete, and correct to the best of my knowledge and belief and is made in good faith, and
- 2. I have read and understood the entire Direct PLUS Loan Application, including the Important Notices.

For the loan that I am requesting by completing this Direct PLUS Loan Application, I authorize the U.S. Department of Education to check my credit history for the purpose of determining my eligibility for the loan(s), and to report information about my loan eligibility to persons and organizations permitted by law to receive that information.

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Submit