

Federal Direct GRAD PLUS Application Process 2026-2027

Notice

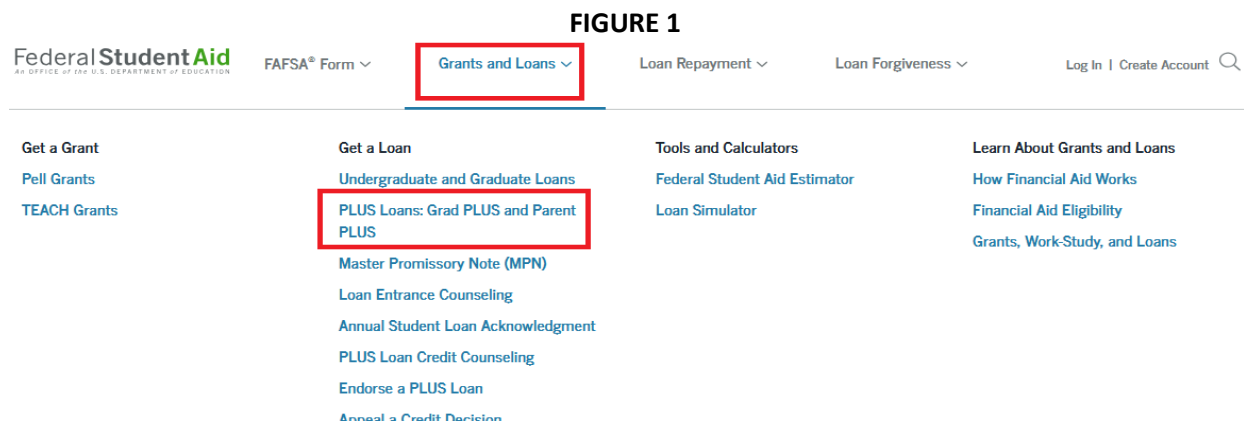
P.L. 119-21, also known as the One Big Beautiful Bill Act, includes a phase-out of the Federal Direct GRAD PLUS loan. For 2026-27, the GRAD PLUS is only available to students who:

- Are in currently enrolled in an academic program that started prior to July 1, 2026
- Applied for and received a Federal Direct Loan disbursement in that same program prior to July 1, 2026. The loan could have been either a Federal Direct Unsubsidized Loan or a Federal Direct GRAD PLUS Loan.

Students who do not meet both of the above criteria will be ineligible to apply for the Federal GRAD PLUS loan for 2026-27. If you meet the above criteria please continue with the instructions below.

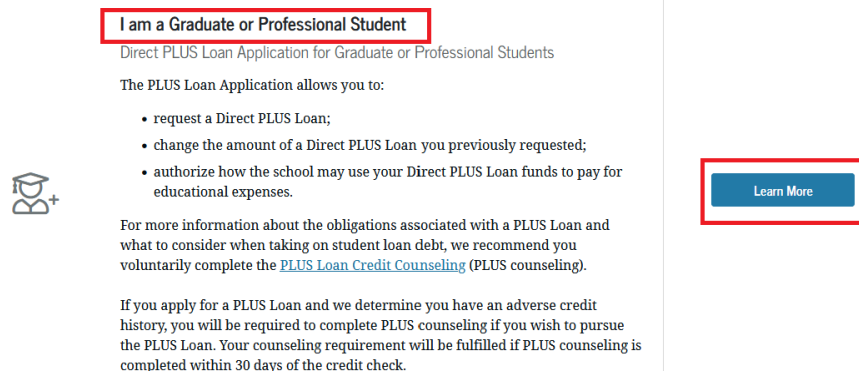
Step 1: Log in to <https://studentaid.gov/> and log in.

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



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



Federal Direct GRAD PLUS Application Process 2026-2027

FIGURE 2B

I am a Graduate or Professional Student

William D. Ford Federal Direct Loan Program: Direct PLUS Loan Application

Use this application to

- request a Direct PLUS Loan;
- change the amount of a Direct PLUS Loan you previously requested; and
- authorize how the school may use your Direct PLUS Loan funds to pay for educational expenses.

Start

OMB No. 1845-0103 • Form Approved
Exp. Date 11/30/2023

Step 4:

- **Under “Award Year” select 2026-27** 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

Select an Award Year ?

Award Year

2026 - 2027

School Information

Select a school to notify

U.S. Schools/U.S. Territory Schools

Non U.S. Schools

Choose a State

Type Response

Search School By Name

Type Response

Add a school using search or filter

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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.
 - The second option can manually be entered and in any amount.
 - 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 [determine the impact of loan fees](#) on your Requested Loan Amount.

If you receive a Direct PLUS loan, you will be required to repay that loan [with interest](#) under the terms and conditions of the *Master Promissory Note* that you sign for that loan.

How much do you want to borrow?

I want to borrow the maximum Direct PLUS Loan amount for which I am eligible, as determined by the school.

I would like to specify a loan amount.

Loan Amount Requested

May not exceed the school's cost of attendance, minus other financial assistance.

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Have you considered how loan fees will affect the amount you need to borrow?
Use this tool to help you [calculate PLUS Loan Fees](#) >

I don't know the amount I want to borrow. [How do I know what to borrow?](#) >

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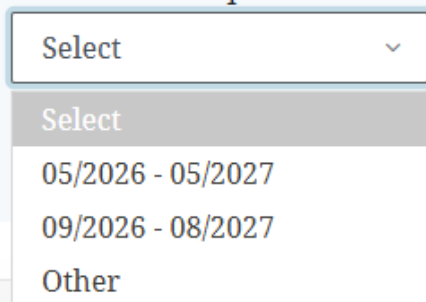
- Select the Loan Period
 - Students enrolled in the following programs should choose **05/2026 – 05/2027** as their Loan Period.
 - DNP Executive Practice
 - DNP/MBA
 - DNP/MPH
 - DNP Executive
 - DNP CRNA
 - DNP/PhD
 - Students in all other programs should choose **09/2026 – 08/2027** as their Loan 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 ⓘ

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:



The image shows a screenshot of a web form. At the top, the text 'Loan Period Requested:' is followed by a dropdown menu. The dropdown menu is currently open, showing a list of options. The top option is 'Select' with a small downward arrow. Below it are three other options: '05/2026 - 05/2027', '09/2026 - 08/2027', and 'Other'. The background of the form is light blue.

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.

Figure 6

Federal Direct GRAD PLUS Application Process

2026-2027

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 education-related 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 education-related 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.

[Previous](#)

[Submit](#)