

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.

The screenshot shows the StudentLoans.gov website interface. At the top, it says "Federal Student Aid" and "PROUD SPONSOR of the AMERICAN MIND™". The navigation bar includes "My Account", "Getting Loans", "Tools and Resources", "Managing Repayment", "FAQs", and "Contact Us". The main content area is titled "Welcome to StudentLoans.gov" and contains the following text:

Before you begin, verify that your personal information is up to date.

Based on information that you provided for your FSA ID, we have populated your personal information. If any of this information is incorrect, you must correct the information associated with your FSA ID.

**2** Once you have confirmed your information, select what you would like to do:

- Complete Counseling (Entrance, Financial Awareness, PLUS, Exit)
- Complete a Master Promissory Note
- Request a Direct PLUS Loan
- Endorse a Direct PLUS Loan
- Complete Direct Consolidation Loan Application and Promissory Note
- Complete Income-Driven Repayment Plan Request
- Co-sign Spouse's Income-Driven Repayment Plan Request
- I am not sure (we will ask you a series of questions to direct you)

On the right side, there is a "Personal Information" section with fields for Borrower, Social Security Number, Date of Birth, and E-mail, along with an "Update E-mail and/or My Preferences" link. Below that is a "Tools and Calculators" section featuring a "Repayment Estimator" tool.

3. From the “Choose Loan Counseling Type” screen, select PLUS Counseling:

The screenshot shows the 'StudentLoans.gov' website interface. The main content area is titled 'Complete Counseling' and 'Choose Loan Counseling Type'. It lists four counseling options: Entrance Counseling (Required), Financial Awareness Counseling, PLUS Counseling, and Exit Counseling (Required). The 'PLUS Counseling' option is highlighted with a red border. The left sidebar contains a 'My Preferences' menu with a red box containing the number '3' over the 'Complete Counseling' link.

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.

**Federal Student Aid** | PROUD SPONSOR of the AMERICAN MIND™ | [StudentLoans.gov](http://StudentLoans.gov)  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

My Account | Getting Loans | Tools and Resources | Managing Repayment | FAQs | Contact Us

My Preferences | Logout

### PLUS Counseling

## Select PLUS Counseling Type

Direct PLUS Loans are available to eligible graduate/professional students and to eligible parents of eligible dependent undergraduate students.

All information provided in this PLUS Counseling session will be used for estimating purposes only and will not be stored or used for any other purpose.

I am completing PLUS counseling to receive Direct Loans as a:

**4a**

#### Parent of an eligible dependent undergraduate student(s)

Parents must be logged in with their own FSA ID.

Parent of an eligible dependent undergraduate student(s)

#### Graduate/professional student

Students must be logged in with their own FSA ID.

Graduate/professional students should apply for Unsubsidized loans up to their full eligibility using the Subsidized/Unsubsidized Master Promissory Note.

Graduate/Professional Student

**4b**

Complete all sections within the counseling session and click “Submit”. You will receive a confirmation email from [StudentLoans.gov](http://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](mailto:UBFA@buffalo.edu).