Federal Direct PLUS Loan – Denial Options

A denial of your Federal Direct PLUS Loan application may not be the end of your eligibility to borrow a Federal Direct PLUS Loan. You are able to continue to pursue your eligibility through the following options:

Resubmit your application with an eligible endorser (co-signer).

- The endorser will need to login to [www.studentloans.gov](http://www.studentloans.gov) using his/her information (SSN and FAFSA PIN) and the borrower’s Loan Reference Number.
  - The Loan Reference Number was provided during your original application and credit check process. If you do not have your number, you may retrieve your Loan Reference Number by contacting the Federal Loan Origination Center at 1-800-557-7394.
- Select the Endorse Direct PLUS Loan link under the PLUS Loan Process section on the menu on the left side of the page.
- Follow the instructions provided to complete the endorser process.

Submit a request for an appeal of your PLUS Loan credit decision with the U.S. Department of Education if you believe there are documented extenuating circumstances not reflected in your credit history.

- Call the Federal Loan Origination Center at 1-800-557-7394 or
- Login to [www.studentloans.gov](http://www.studentloans.gov) using the borrower’s information (SSN and FAFSA PIN)
  - Select the Document Extenuating Circumstances link under the PLUS Loan Process section on the menu on the left side of the page.
  - Follow the instructions provided to complete the appeal process.
  - After completing your request for an appeal online, you should receive a call from a representative at the Federal Loan Origination Center within 3 business days to discuss your request. If you do not receive a call, you may contact the Federal Loan Origination Center directly to discuss the status of your request.

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