

Graduate PLUS Loan Instructions

Preferred Lender Applications

- Go to <http://onestop.unf.edu> and choose Financial Aid, then Loans from the menu on the left. On the Loans page, choose the “Grad PLUS” option under “Apply for a Loan.”
- Select one of the preferred lenders and complete the Federal PLUS Loan Request Form.
- Proceed to the website of the selected lender and complete their Graduate PLUS Loan Application.
 - Ed America www.edamerica.net
 - Sallie Mae www.salliemae.com
 - SunTrust www.suntrusteducation.com
 - Wachovia www.wachovia.com
 - Wells Fargo www.wellsfargo.com
- These two forms will be used together to notify UNF of your application, and to post the loan to the student’s Financial Aid award.
- The lender will let you know if you have been approved or declined.
 - *If approved*, the student will sign a Promissory Note with the selected lender.
 - *If denied*, the student will receive a denial letter from the lender.
 - If UNF is not notified of the denial the award will remain on the student account, but will **not** pay.

Other Lender Applications (not on the preferred list)

- Contact your desired lender to find out how to apply.
- Complete the lender’s loan application process (includes signing of a Promissory Note).
- You must notify UNF One Stop Student Services of your application by completing a UNF Parent PLUS Loan Request Form, available in One Stop or online at <http://onestop.unf.edu>.
 - You will be required to provide the lender name, lender ID, mailing address and/or fax number, as well as the loan amount.
 - *If denied*, the student will receive a denial letter from the lender.
 - If UNF is not notified of the denial the award will remain on the student account, but will **not** pay.

If the student did not file a FAFSA

- Graduate students **must** file the FAFSA to be considered for Graduate PLUS loans.
- Loan requests or applications will not be processed and the loan will not pay if the student has not filed a FAFSA, or if UNF has not received the Student Aid Report from FAFSA.