

Federal Direct Graduate PLUS Loan Process

Fall 2026 & Spring 2027

OFFICE OF FINANCIAL AID
WINTHROP UNIVERSITY

Winthrop University participates in the federal PLUS online application. Graduate students wishing to apply for a Federal Direct Graduate PLUS Loan (Grad PLUS) should follow these instructions. Approval for Grad PLUS loans is based on the borrower's credit history

Effective July 1, 2026, the Grad PLUS program has been eliminated as a result of the One Big Beautiful Bill (OB3). Some returning students will qualify for a limited exception to continue receiving funding. A student's eligibility for this exception will be reviewed by Winthrop when an application is received.

Application Steps

1. Go to **studentaid.gov**
2. Click **Log In** and sign in using your **FSA ID**
3. From the **Menu**, select:
Grants and Loans → PLUS Loans: Graduate PLUS and Parent PLUS
4. Click **Learn More** in the **I am a Graduate or Professional Student**, then click **Start**
5. Select the **2026–2027** award year
6. Complete the application and credit check
 - In the **School Information** section, select **Winthrop University**
 - **Loan Amount:** We recommend not selecting **maximum loan amount**. Only request what is needed.

What Happens Next

- The **credit decision is immediate**
- You do **not** need to contact Winthrop—we receive results automatically (usually within 48 hours). Please allow 1-2 weeks for Winthrop to review.

If approved:

- Complete the **PLUS Loan Master Promissory Note (MPN)** if instructed at studentaid.gov
- Allow a couple weeks for Winthrop to review

If not approved you can choose to:

1. Not pursue the loan or
2. Add an endorser (co-signer) or
3. Appeal the decision