



# Federal Direct PLUS Loans

Loans that graduate students and parents of dependent undergraduate students can use to help pay for education expenses not covered by other financial aid.

## Parent PLUS Loans for Parents of Dependent Undergraduate Students

Before a parent can apply for this loan, the student must submit the FAFSA to UTA and be a dependent undergraduate student.

### Things to keep in mind:

- The U.S. Department of Education is your parent's lender
- Your parent must not have an adverse credit history or they must obtain an endorser who does not have an adverse credit history
- A Direct PLUS Loan cannot be transferred to you, the child; **your parent is the borrower**
- If your parent is not approved for a Parent PLUS Loan, the student can request an additional Federal Direct Unsubsidized Loan

## Plus Loans for Graduate Students

Before a graduate student can apply for this loan, the student must submit the FAFSA to UTA.

### Things to keep in mind:

- The U.S. Department of Education is your lender
- You must not have an adverse credit history or you must obtain an endorser who does not have an adverse credit history

Scan the QR code for more information on PLUS loans.



QR code not working?  
[www.uta.edu/administration/  
fao/loans/plus-loans](http://www.uta.edu/administration/fao/loans/plus-loans)

- The maximum loan amount is the cost of attendance (determined by UTA FAO) minus any other financial aid received.
- The interest rate on Direct PLUS Loans is 9.083% for loans disbursed between July 1, 2024 and June 30, 2025.
- If you are eligible for a Direct PLUS Loan, you will be required to sign a Master Promissory Note agreeing to the terms of the loan.
- Graduate or professional students who haven't previously received a PLUS Loan will be required to complete entrance counseling.

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