



PLUS Credit Counseling



**University of
New Hampshire**

PLUS Credit Counseling

1. Go to studentaid.gov

The screenshot shows the Federal Student Aid website interface. At the top, the navigation bar includes links for 'FAFSA® Form', 'Loans and Grants', 'Loan Repayment', 'Loan Forgiveness', and 'Log In | Create Account'. The 'Log In' link is circled in red. Below the navigation bar, there is a dark teal banner with the text 'Apply for Aid Using the FAFSA Form' and a 'POPULAR TOPICS' section with links to 'Learn About Public Service Loan Forgiveness', 'Learn About Student Loan Debt Relief', and 'Prepare for Loan Payments to Restart'. To the right of the banner is a 'Log In' button with an external link icon. Below the banner, the login form consists of two input fields: 'FSA ID Username, Email, or Phone' and 'Password'. A 'Show Password' link is located to the right of the password field. Below the input fields is a blue 'Log In' button. At the bottom of the login section, there are links for 'Forgot My Username' and 'Forgot My Password', and a link for 'Don't have an account? Create an Account'.

Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

FAFSA® Form ▾ Loans and Grants ▾ Loan Repayment ▾ Loan Forgiveness ▾ Log In | Create Account 🔍

Apply for Aid Using the FAFSA Form

POPULAR TOPICS

- Learn About Public Service Loan Forgiveness >
- Learn About Student Loan Debt Relief >
- Prepare for Loan Payments to Restart >

Log In ➔

FSA ID Username, Email, or Phone

Password

 Show Password

2. Parent should create account or log in with their username, email, or phone.



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3. Read and acknowledge that you are on a federal website. Click Accept.

Please Read Before Continuing

You are accessing a U.S. Federal Government computer system intended to be solely accessed by individual users expressly authorized to access the system by the U.S. Department of Education. Usage may be monitored, recorded, and/or subject to audit. For security purposes and in order to ensure that the system remains available to all expressly authorized users, the U.S. Department of Education monitors the system to identify unauthorized users. Anyone using this system expressly consents to such monitoring and recording. Unauthorized use of this information system is prohibited and subject to criminal and civil penalties. Except as expressly authorized by the U.S. Department of Education, unauthorized attempts to access, obtain, upload, modify, change, and/or delete information on this system are strictly prohibited and are subject to criminal prosecution under 18 U.S.C. § 1030, and other applicable statutes, which may result in fines and imprisonment. For purposes of this system, unauthorized access includes, but is not limited to:

- any access by an employee or agent of a commercial entity, or other third party, who is not the individual user, for purposes of commercial advantage or private financial gain (regardless of whether the commercial entity or third party is providing a service to an authorized user of the system); and
- any access in furtherance of any criminal or tortious act in violation of the Constitution or laws of the United States or any State.

If system monitoring reveals information indicating possible criminal activity, such evidence may be provided to law enforcement personnel.

Accept

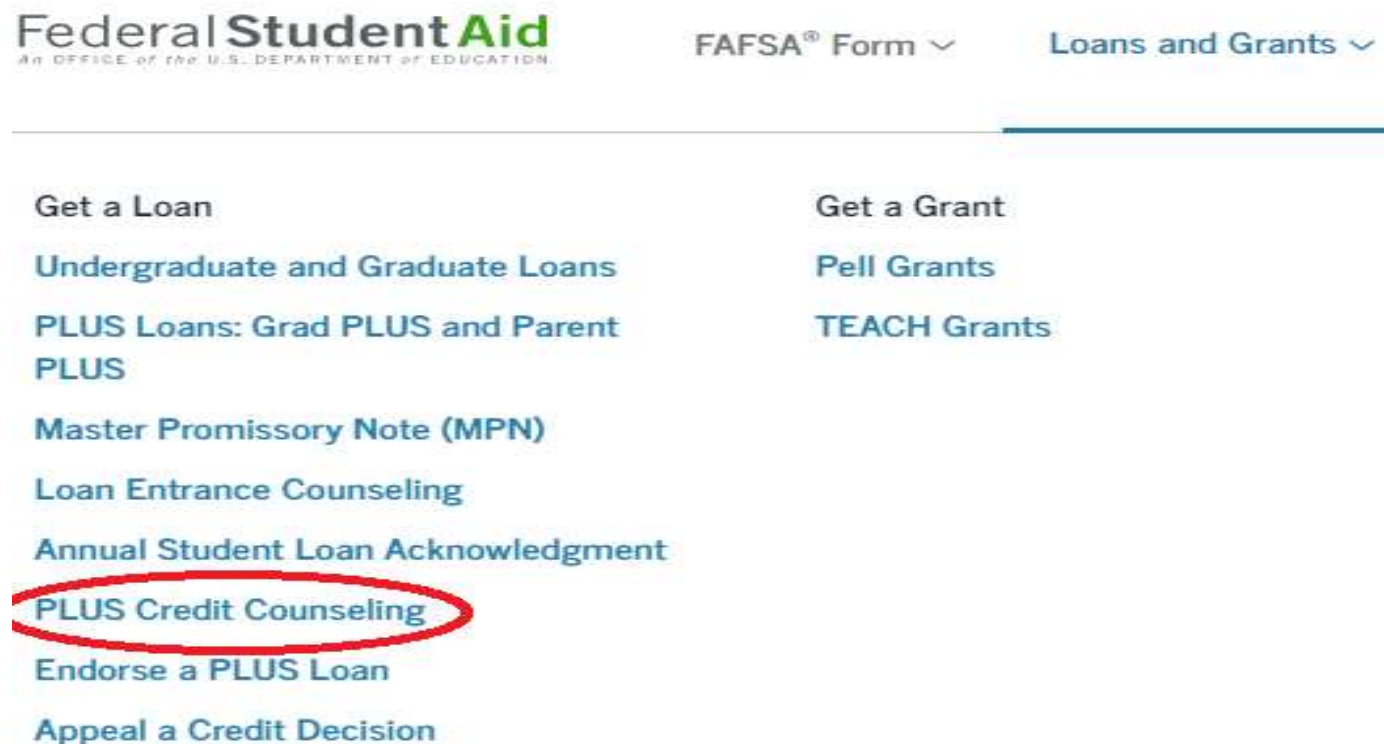
Decline



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4. On your Dashboard, under Loans and Grants, choose PLUS credit counseling.



The screenshot shows the Federal Student Aid dashboard. At the top, there is the logo for Federal Student Aid, an office of the U.S. Department of Education. To the right of the logo are two dropdown menus: 'FAFSA® Form' and 'Loans and Grants'. The 'Loans and Grants' menu is expanded, showing a list of options. The 'PLUS Credit Counseling' option is circled in red. Other options in the 'Loans and Grants' menu include 'Get a Loan', 'Undergraduate and Graduate Loans', 'PLUS Loans: Grad PLUS and Parent PLUS', 'Master Promissory Note (MPN)', 'Loan Entrance Counseling', 'Annual Student Loan Acknowledgment', 'Endorse a PLUS Loan', and 'Appeal a Credit Decision'. To the right of the 'Loans and Grants' menu, there is a 'Get a Grant' section with options for 'Pell Grants' and 'TEACH Grants'.

Federal Student Aid
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FAFSA® Form ▾

Loans and Grants ▾

Get a Loan

Undergraduate and Graduate Loans

PLUS Loans: Grad PLUS and Parent PLUS

Master Promissory Note (MPN)

Loan Entrance Counseling

Annual Student Loan Acknowledgment

PLUS Credit Counseling

Endorse a PLUS Loan

Appeal a Credit Decision

Get a Grant

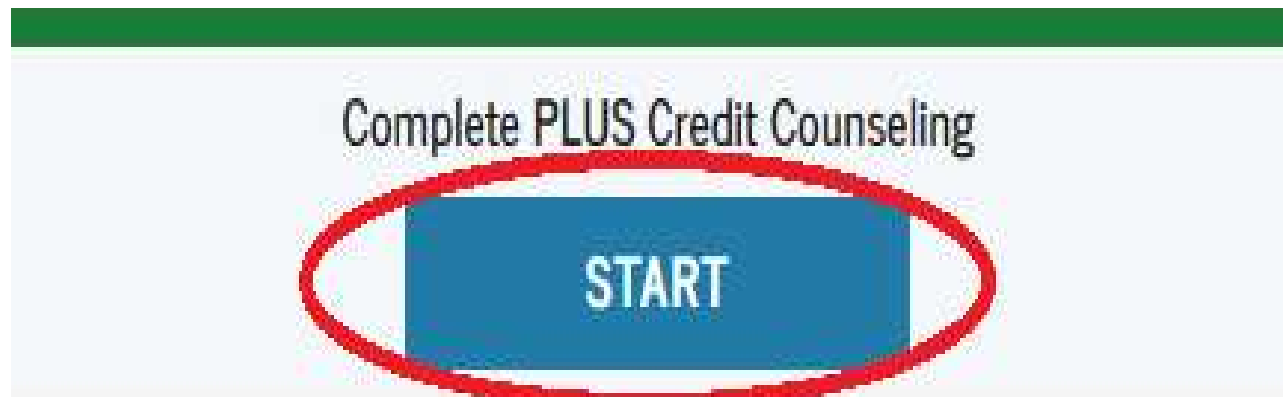
Pell Grants

TEACH Grants



PLUS Credit Counseling

5. Click Start.



PLUS Credit Counseling

6. Click Start under Parent of an eligible dependent undergraduate student(s).

I am completing PLUS Credit Counseling to receive Direct Loans as a:



Parent of an eligible dependent undergraduate student(s)



Parents must be logged in with their own FSA ID.



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7. Scroll to review the Section Your Loans & Their Impact.

1 Your Loans & Their Impact

- Credit Check Information
- Loan Summary
- Income and Non-School Expenses
- Repayment Plans
- Financial Summary



PLUS Credit Counseling

8. Complete the Check Your Knowledge section at the bottom of the page. Click Continue.

Check Your Knowledge

What is the loan payment under the repayment plan you selected?

✓ **Correct**
Your repayment plan is listed above

You can reduce your overall payments by signing up for automatic payments?

True
 False

✓ **Correct**
Signing up for automatic student loan payments lowers your interest rate by .25%



PLUS Credit Counseling

9. Scroll down to review the Avoid Default section. Complete the Check Your Knowledge section at the bottom of the page. Click Submit Counseling when done.

