

# What is a Graduate/Parent PLUS Loan?

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### Parent PLUS

The parents of dependent students may apply for a **Parent PLUS** loan to supplement a student's financial aid awards. To request a Parent PLUS Loan, the student's parent will apply through [Federal Student Aid](#). Each parent applicant will need their own [FSA ID](#) to apply. Approval is based on a number of factors including credit-worthiness.

### Graduate PLUS

Master's level students may apply for a **Graduate PLUS** loan to supplement their regular financial aid awards. Because we award financial aid up to a student's [cost of attendance](#), most Master's level students will already be awarded the maximum amount of financial aid allowed through their regular Direct Unsubsidized loan. This means that you may be approved for this loan but not be eligible for it at CSU-Global.

The Graduate PLUS loan makes the most sense for Master's students who have already [maxed out](#) their regular federal loan eligibility and need another source of funding. To apply, please go to [Federal Student Aid](#) and follow the prompts for **Graduate/Professional Students**.

Once you have applied and been approved for the Parent PLUS or Graduate PLUS loans, please contact the Student Financial Services department at 855-212-6700 for next steps.

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