

Dear Students:

This e-mail is to inform you of the Direct PLUS Loan Award process when an Endorser is required. The procedures detailed below are for your endorser as a reference to use when completing the “Endorser Addendum”. If you are applying for the Graduate PLUS Loan *with* an “Endorser” (also known as a “Co-signer”) you are required to complete a Master Promissory Note (MPN) for each subsequent loan request during the Award Period. **Please note: You may experience up to a 72 hour delay of your refund payment processing.**

*The Endorser Addendum takes approximately 20 minutes to complete! The Endorser Addendum must be completed in a single session. Please be sure to allow enough time to complete.*

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**To have your endorser complete an Endorser Addendum, they will need:**

**1. A Federal Student Aid PIN**

- If your endorser does not have, or if they have forgotten their Federal Student Aid PIN, please visit [www.pin.ed.gov](http://www.pin.ed.gov) and request a PIN.

**2. Loan Reference Number or Award ID**

- The student borrower will be provided a Loan Reference Number by the Office of Financial Aid (OFA) via email upon credit denial notification via DoE, COD Applicant Services. The Endorser will need a Loan Reference Number for each loan they elect to endorse.
- The Loan Reference Number/Award ID is 21 characters, i.e. **123456789P13G31733001**. The Loan Reference Number includes the Student’s SSN (123456789), the Graduate PLUS Loan Identifier & Aid year (P13), the AJMLS/SLS School Code (G31733) and the Loan Sequence Number (i.e., 001). If you are unsure of the loan amount to endorse (PLUS Loan Award), the student borrower may view their award amount through the on-line student services portal.

**3. Endorser Addendum**

- Endorser’s may begin the endorsement process on or after Saturday, May 31<sup>st</sup>, 2014 by going to [www.studentloans.gov](http://www.studentloans.gov).
- Endorser’s are not required to complete a Graduate PLUS Master Promissory Note (MPN). The student borrower must complete a new MPN with each subsequent loan *not* the Endorser.

**4. Master Promissory Note (MPN)**

- If you, the Student Borrower, have not completed a Graduate PLUS Master Promissory Note (MPN), you must complete one at this time. Please visit [www.studentloans.gov](http://www.studentloans.gov) to complete the Graduate PLUS MPN.

**5. Personal Information**

- Permanent Address
- Mailing Address (if different from permanent address)
- Telephone Number
- Email Address
- Alien Registration Number (if you are an eligible non-citizen)

**6. Employer Information**

- Employer Name
- Employer Address

**7. School Name of Borrower**

**8. References (Two Required)**

- Each reference must reside at a different address than endorser and/or borrower
- Each reference must be residents of the United States
- Name of each reference
- Address of each reference
- Telephone number of each reference
- Relationship of each reference to the endorser