Complete the Free Application for Federal Student Aid (FAFSA) at StudentAid.gov. Include the Northwestern University federal school code: 001739.

Sign the FAFSA electronically using your Federal Student Aid (FSA) ID. You can create an FSA ID on the Federal Student Aid website, or when logging into the FAFSA.

An award notice will be sent to your Northwestern email address with instructions for accepting/declining (via CAESAR) the federal student loans you were offered.

Access CAESAR (the Northwestern University student portal) with your Northwestern netID and password.

If you wish to receive the Federal Direct Unsubsidized Loan, complete Entrance Counseling and electronically sign the Loan Agreement Master Promissory Note (MPN) at StudentAid.gov. Check your To-Do List in CAESAR for information and instructions regarding completing your loan requirements.

- Both the Entrance Counseling and MPN must be completed in order for funds to be disbursed to your student account at Northwestern University.
- If you have previously borrowed federal student loans, be sure to update your lender(s) with contact information and enrollment status (for loan deferment purposes). Log in on the StudentAid.gov homepage to review loan history and loan servicer details.

If you were offered and accepted a Federal Direct Graduate PLUS Loan, the U.S. Department of Education (ED) will complete a credit check as part of the approval process.

- If approved for the Direct Graduate PLUS Loan, complete a separate Loan Agreement (MPN).
- If you are denied the Federal Direct Graduate PLUS Loan, you will receive an email from Northwestern instructing you to contact the ED. The ED will advise you whether you can appeal their decision or need an endorser (cosigner).

Once you are registered for classes, you can access your billing information in CAESAR. Navigate as follows: My Account > View My Real-Time Account.

The loans you accepted will be transmitted to the U.S. Department of Education for approval and scheduled for disbursement just prior to the start of each quarter.

The Graduate PLUS Loan is initiated by the school through the financial aid offer letter. Northwestern University financial aid office will provide additional instructions about their process for requesting a Graduate PLUS Loan.

Evaluate your need for additional funding such as the Federal Direct Graduate PLUS Loan through the Department of Education, or private education loans through various lenders of your choice.

The Direct Graduate PLUS Loan is credit based. Please visit StudentAid.gov for detailed information regarding PLUS Loan credit requirements.

- Prior to borrowing through the Federal Direct Graduate PLUS Loan program, you may need to review your credit reports for potential issues. Contact any of the following credit bureaus for information: Experian, Equifax, or TransUnion.
- The Graduate PLUS Loan credit decision expires within 180 days from applying.

NEED MORE INFORMATION?

- For more information on financial aid at Northwestern University, visit the Northwestern Student Finance page.
- Visit StudentAid.gov for information on Federal Student Aid Programs.