

Applying for a PLUS Loan in the Bruin Financial Aid Portal

Overview

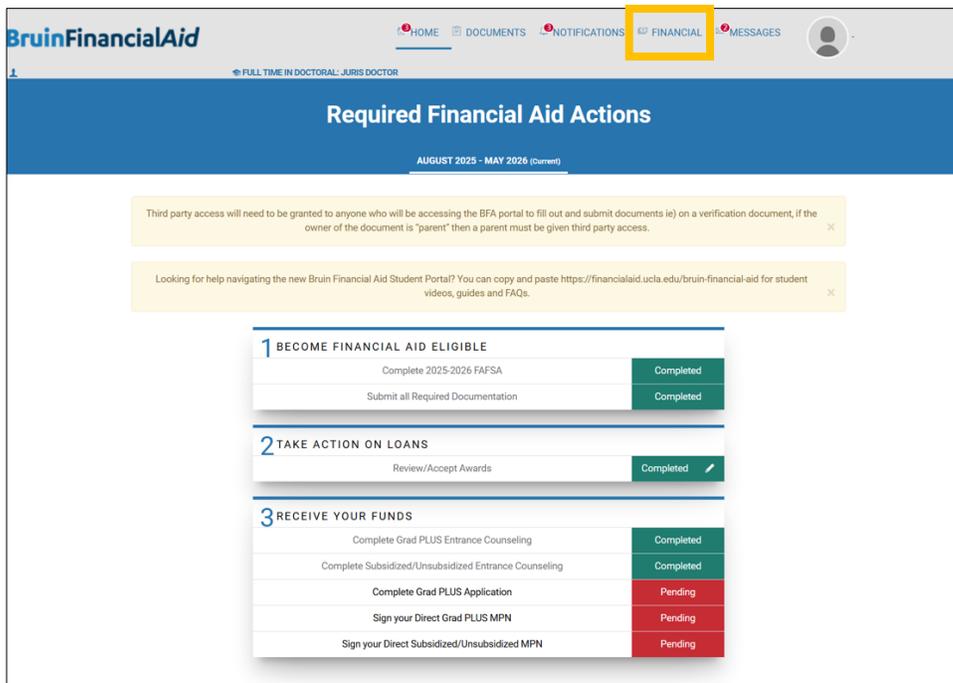
This guide informs students of the process steps to receive a Parent or a Graduate plus Loan. Please note that the student will receive an email when your financial aid letter is available on the Bruin Financial Aid Portal.

Sections

- [Applying for a PLUS Loan](#)
- [Obtain Help](#)

Applying for a PLUS Loan

1. If you are offered a PLUS loan, click the **Financial** tab.



- On the financial tab, the gross loan amount shown is your maximum annual eligibility. You or your parent (if it is a parent plus loan) can borrow less. Be aware that the Department of Education will deduct fees from the award amount shown here.

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FULL TIME IN DOCTORAL- JURIS DOCTOR

Financial Information

AUG 2025 - MAY 2026 (Current)

Your financial aid summary for Academic Year Aug 19, 2025 - May 15, 2026

1. How much does my education cost?

Cost of Attendance	\$105,476.00
Tuition and Fees	\$69,032.00
Estimated Living and Other Expenses	\$33,164.00

- Housing and Food
- Books
- Other Expenses
 - Travel
 - Personal
 - Health Insurance
 - Loan Fees*

*LOAN FEES VARY DEPENDING ON THE AMOUNT OF THE LOAN IN YOUR FINANCIAL AID PACKAGE.

2. How much Financial Aid can I receive?

Award Name	Award Status	Offered to You	Amount you'll receive	Update/Edit
Law Dean's Scholarship 2	Awarded	\$12,500.00	\$12,500.00	
Federal Direct Unsubsidized Stafford Loan	Awarded	\$20,500.00	\$20,500.00	
Federal Direct Graduate PLUS Loan	Projected	\$72,476.00	\$72,476.00	
		\$105,476.00	\$105,476.00	

You are **over-funded** for Academic Year. Should you accept all the aid offered to you, you will receive an excess of \$36,444.00 to cover your living and other expenses.

If you haven't completed loan entrance counseling, it is highly recommended that you do so to understand how to borrow responsibly. Please be sure to factor in origination fees when considering amounts for your student loans. Your origination fees can be seen in the breakdown under section 3 "When am I scheduled to receive my financial aid?" by clicking on the icon to left of the Award Name.

Note: Scroll down to section 3 to see how much net loan will be disbursed once loan fees are deducted.

3. In section 3, click on the name of the loan.

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Please allow 24 to 48 hours for any awards you see as "disbursed" to show up on your Bruin Bill.

↻ ADJUST MY FUNDING
📄 COMPLETE LOAN ENTRANCE COUNSELING

3. When am I scheduled to receive my financial aid?

Future Disbursement			Received Disbursements		
Award Name	Scheduled Disbursement Date	Amount	Award Name	Disbursement Date	Amount
▶ Law Dean's Scholarship 2	Aug 9, 2025	\$6,250.00	<i>No Disbursement Information Available</i>		
▶ Law Dean's Scholarship 2	Dec 23, 2025	\$6,250.00			
▶ Federal Direct Unsubsidized Stafford Loan	Aug 9, 2025	\$10,250.00			
▶ Federal Direct Unsubsidized Stafford Loan	Dec 23, 2025	\$10,250.00			
▶ Federal Direct Graduate PLUS Loan	Aug 9, 2025	\$36,238.00			
▶ Federal Direct Graduate PLUS Loan	Dec 23, 2025	\$36,238.00			

4. The system will display the gross amount of each disbursement, the loan fees that will be deducted and the net payment that will be disbursed to you.

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▼ Federal Direct Graduate PLUS Loan	Aug 9, 2025	\$36,238.00			
	Fee Amount	\$1,532.00			
	Payment Net Amount	\$34,706.00			
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	Fee Amount	\$1,532.00			
	Payment Net Amount	\$34,706.00			

5. Click the **Home** tab located at the top of the screen.

BruinFinancialAid

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[ADJUST MY FUNDING](#)

[COMPLETE LOAN ENTRANCE COUNSELING](#)

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6. In the Receive Your Funds section you will see additional tasks must be completed before your loan will be ready to disburse. If the loan is a parent loan, each of the plus action items must be completed by the parent borrower. Click **Complete Grad Plus Entrance Counseling**, to begin this task.

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FULL TIME IN DOCTORAL JURIS DOCTOR

Required Financial Aid Actions

AUGUST 2025 - MAY 2026 (Current)

Third party access will need to be granted to anyone who will be accessing the BFA portal to fill out and submit documents ie) on a verification document, if the owner of the document is "parent" then a parent must be given third party access.

Looking for help navigating the new Bruin Financial Aid Student Portal? You can copy and paste <https://financialaid.ucla.edu/bruin-financial-aid> for student videos, guides and FAQs.

Section	Action Item	Status
1 BECOME FINANCIAL AID ELIGIBLE	Complete 2025-2026 FAFSA	Completed
	Submit all Required Documentation	Completed
2 TAKE ACTION ON LOANS	Review/Accept Awards	Completed
3 RECEIVE YOUR FUNDS	Complete Grad PLUS Entrance Counseling	Completed
	Complete Subsidized/Unsubsidized Entrance Counseling	Completed
	Complete Grad PLUS Application	Pending
	Sign your Direct Grad PLUS MPN	Pending
	Sign your Direct Subsidized/Unsubsidized MPN	Pending

Note: If you decide not to borrow the tasks will remain pending and that is OK. It will not impact your other aid. If you change your mind before the end of the academic year you can resume completing the tasks. You will need your FSA login ID, to complete all action items. As each task is completed, its status will change from red "pending," to green "completed" on the home screen. Updates may take 24 to 48 hours.

- If you are a new Graduate plus borrower or using the Bruin Financial Aid Portal for the first time to accept a Graduate plus loan, you will need to complete an Entrance Counseling. You will be directed to the Federal Student Aid loan entrance counseling page, for this step. Click **Log in to Start**, in the Graduate or Professional Student row.

Complete Your Student Loan Entrance Counseling Requirement

Entrance counseling ensures you understand the terms and conditions of your loan and your rights and responsibilities. You'll learn what a loan is, how interest works, your options for repayment, and how to avoid delinquency and default.

When you're finished, a record of your completion will be sent to the schools you selected, and you can then receive your loan money. Keep in mind that you cannot save and leave an incomplete session; you must complete entrance counseling in one sitting.

Select Your Student Status to Begin

Your school may have different entrance counseling requirements. Check with your school's financial aid office to be sure that the counseling on this Web site satisfies your school's entrance counseling requirements.

If your school requires you to complete and return a written entrance counseling document, download [Entrance Counseling PDF](#).

	<p>I am an Undergraduate Student ⓘ</p> <p>Entrance counseling for undergraduate students is required if you have not previously received a Direct Subsidized Loan or a Direct Unsubsidized Loan.</p> <p>You're an undergraduate student if you are enrolled in an undergraduate course of study that usually doesn't exceed four years and that leads to an undergraduate degree or certificate.</p>	<div style="background-color: #0056b3; color: white; padding: 5px; margin-bottom: 5px;">Log in to Start</div> View Demo
	<p>I am a Graduate or Professional Student ⓘ</p> <p>Entrance counseling for graduate or professional students is required if you have not previously received a Direct Unsubsidized Loan or Direct PLUS Loan.</p> <p>You're a graduate or professional student if you are enrolled in a program or course above the bachelor's degree level (such as a master's degree or Ph.D. program) or who is enrolled in a program leading to a professional degree (for example, J.D. or M.D.).</p>	<div style="border: 2px solid orange; padding: 5px; background-color: #0056b3; color: white; margin-bottom: 5px;">Log in to Start</div> View Demo

Note: Entrance counseling is not required for parent plus borrowers. Follow the on-screen prompts to complete the steps and allow 24 to 48 hours for the task to be updated to completed on the home page.

8. Next, you or the parent will need to complete a plus loan application. You must apply for a new plus loan every year, or if you request to borrow less than the plus amount shown on the financial tab and decide to borrow an additional amount later. Click **Complete Plus Application**.

The screenshot shows the BruinFinancialAid portal interface. At the top, there is a navigation bar with links for HOME, DOCUMENTS, NOTIFICATIONS, FINANCIAL, and MESSAGES. Below this is a header for 'Required Financial Aid Actions' for the period 'AUGUST 2025 - MAY 2026 (Current)'. Two informational messages are displayed: one about third-party access and another about navigating the portal. The main content is organized into three sections:

- 1 BECOME FINANCIAL AID ELIGIBLE**:
 - Complete 2025-2026 FAFSA (Completed)
 - Submit all Required Documentation (Completed)
- 2 TAKE ACTION ON LOANS**:
 - Review/Accept Awards (Completed)
- 3 RECEIVE YOUR FUNDS**:
 - Complete Grad PLUS Entrance Counseling (Completed)
 - Complete Subsidized/Unsubsidized Entrance Counseling (Completed)
 - Complete Grad PLUS Application (Pending)** - This item is highlighted with a yellow box.
 - Sign your Direct Grad PLUS MPN (Pending)
 - Sign your Direct Subsidized/Unsubsidized MPN (Pending)

9. You will be directed to the Federal Student Aid plus Loan application page, where you will select whether you want to apply for a parent, or a graduate or a professional plus loan.

Apply for a PLUS Loan for Parents and Graduate and Professional Students

Apply for a Direct PLUS Loan to pay for tuition, fees, and housing and food (for on-campus students). You can also authorize the school to use funds to satisfy other educationally-related charges, request a deferment (for parents), or change the loan amount specified in a previously submitted PLUS Loan application.

Some schools may have a different process for requesting a Direct PLUS Loan or may require additional steps not covered by this application. In most cases, once you select your school, we can tell you if the school has a different process and whether you need to contact the school's financial aid office for further information.

Select a borrower type

 <p>I am a Parent of a Student</p> <p>Direct PLUS Loan Application for Parents</p> <p>The PLUS Loan Application allows you (the parent) to:</p> <ul style="list-style-type: none">request a Direct PLUS Loan;change the amount of a Direct PLUS Loan you previously requested;authorize how the school may use your Direct PLUS Loan funds to pay for educational expenses;designate who the school pays any credit balance to; andrequest deferment of repayment while the student is in school and for up to 6 months after. <p>Learn More</p>	
 <p>I am a Graduate or Professional Student</p> <p>Direct PLUS Loan Application for Graduate or Professional Students</p> <p>The PLUS Loan Application allows you to:</p> <ul style="list-style-type: none">request a Direct PLUS Loan;change the amount of a Direct PLUS Loan you previously requested;authorize how the school may use your Direct PLUS Loan funds to pay for educational expenses. <p>For more information about the obligations associated with a PLUS Loan and what to consider when taking on student loan debt, we recommend you voluntarily complete the PLUS Loan Credit Counseling (PLUS counseling).</p> <p>Learn More</p>	

Note: Each loan offers a demo of the application process to review before completing the application.

10. When applying for plus, the borrower should indicate a **loan period** that covers the entire academic year starting with the summer, if they plan to enroll in the summer. This will allow Bruin Financial Aid system to automatically split the plus loan between the student's terms of enrollment. The borrower can update or cancel individual disbursements on the BFA Portal, if they decide they do not need the loan for the entire period of enrollment.

Loan Period ⓘ

A loan period is the academic year or portion of an academic year in which you want to request the loan. Specify the loan period for which you are requesting a Direct PLUS Loan:

Start Date

Month: Year:

End Date

Month: Year:

11. When applying for a plus loan, if the borrower indicates they want to borrow the maximum amount, or are not sure what amount to borrow, BFA awarded amount will match the initial projected amount. The borrower will be able to reduce the loan or individual disbursements by clicking the update-edit icon on the Financial tab if they want to borrow less.

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

FAFSA® Form ▾ Grants and Loans ▾ Loan Repayment ▾ Loan Forgiveness ▾

Log In | Create Account 🔍

How much do you want to borrow?

I want to borrow the maximum Direct PLUS Loan amount for which I am eligible, as determined by the school.

I would like to specify a loan amount.

Loan Amount Requested
May not exceed the school's cost of attendance, minus other financial assistance.

\$.00

i Have you considered how loan fees will affect the amount you need to borrow?
Use this tool to help you [calculate PLUS Loan Fees >](#)

I don't know the amount I want to borrow. [How do I know what to borrow? >](#)

Loan Period ⓘ
A loan period is the academic year or portion of an academic year in which you

Note: If at the time they apply, the borrower indicates a specific amount they want to borrow that is less than the projected amount, the awarded loan will be reduced and cannot be increased on the BFA Portal. A new application would be required to increase the awarded amount.

12. Once your plus loan application is approved, you may need to electronically sign a Master Promissory Note, or MPN. If you are a new plus borrower or applying with an endorser you will need to complete a Master Promissory Note. Click **Sign your Direct Plus MPN**.

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FULL TIME IN DOCTORAL JURIS DOCTOR

Required Financial Aid Actions

AUGUST 2025 - MAY 2026 (Current)

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Section	Action	Status
1 BECOME FINANCIAL AID ELIGIBLE	Complete 2025-2026 FAFSA	Completed
	Submit all Required Documentation	Completed
2 TAKE ACTION ON LOANS	Review/Accept Awards	Completed
3 RECEIVE YOUR FUNDS	Complete Grad PLUS Entrance Counseling	Completed
	Complete Subsidized/Unsubsidized Entrance Counseling	Completed
	Complete Grad PLUS Application	Pending
	Sign your Direct Grad PLUS MPN	Pending
	Sign your Direct Subsidized/Unsubsidized MPN	Pending

13. You will be directed to the Federal Student Aid, Master Promissory Note page, for this step. Click, **Log in to Start**, in the appropriate row. Then follow the on-screen prompts to complete the steps and allow 24 to 48 hours for the MPN status to be updated to complete on the home page.

Master Promissory Note (MPN)

The *Master Promissory Note* (MPN) is a legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Department of Education. It also explains the terms and conditions of your loan(s).

You may receive more than one loan under an MPN over a period of up to 10 years to pay for your or your child's educational costs, as long as the school is authorized to use the MPN in this way and chooses to do so.

The school will tell you which loans, if any, you are eligible to receive.

Choose the Direct Loan MPN you want to preview or complete

 <h4>I'm an Undergraduate Student</h4> <p>MPN for Subsidized/Unsubsidized Loans</p> <p>Use this MPN for Direct Subsidized Loans and Direct Unsubsidized Loans available to eligible undergraduate students. Learn More</p>	Log In To Start View Demo <small>OMB No. 1845-0007 • Form Approved</small>
 <h4>I'm a Graduate/Professional Student</h4> <p>PLUS MPN or MPN for Subsidized/Unsubsidized Loans for Graduate/Professional Students</p> <p>Find and use the MPN that you need as a graduate or professional degree student to borrow federal student loans. Graduate/professional students can be eligible for Direct Unsubsidized Loans, Direct PLUS Loans, or both. You need to complete an MPN for each loan type you intend to receive. You should request Direct Unsubsidized Loans up to your full eligibility before borrowing Direct PLUS Loans. Learn More</p>	Log In to Select MPN Type <small>OMB No. 1845-0007 • Form Approved</small>
 <h4>I'm a Parent of an Undergraduate Student</h4> <p>PLUS MPN for Parents of Dependent Undergraduate Students</p>	Log In To Start View Demo

14. Once a plus application is approved, the Bruin Financial Aid Portal will be updated to show **Awarded**, instead of projected plus loan. If the borrower indicates they want to borrow the maximum amount or are unsure how much they want to borrow, the awarded amount will match the initial projected amount.

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FULL TIME IN DOCTORAL: JURIS DOCTOR

Financial Information

JUN 2024 - MAY 2025 (Current)

Your financial aid summary for Academic Year Jun 24, 2024 - May 15, 2025

1. How much does my education cost?

Cost of Attendance	\$142,294.00
Tuition and Fees	\$65,768.00
Estimated Living and Other Expenses	\$31,584.00

- Housing and Food
- Books
- Other Expenses
 - Travel
 - Personal
 - Health Insurance
 - Loan Fees*

*LOAN FEES VARY DEPENDING ON THE AMOUNT OF THE LOAN IN YOUR FINANCIAL AID PACKAGE.

2. How much Financial Aid can I receive?

Award Name	Award Status	Offered to You	Amount you'll receive	Update/Edit
PARENT PRIVATE LOAN - REAP2 - EFT	Awarded	\$10,000.00	\$10,000.00	
Federal Direct Unsubsidized Stafford Loan	Projected	\$20,500.00	\$20,500.00	
Federal Direct Graduate PLUS Loan	Awarded	\$111,794.00	\$111,794.00	
		\$142,294.00	\$142,294.00	

You are **over-funded** for Academic Year. Should you accept all the aid offered to you, you will receive an excess of \$76,526.00 to cover your living and other expenses.

If you haven't completed loan entrance counseling, it is highly recommended that you do so to understand how to borrow responsibly. Please be sure to factor in origination fees when considering amounts for your student loans. Your origination fees can be seen in the breakdown under section 3 "When am I scheduled to receive my financial aid?" by clicking on the icon to left of the Award Name.

Note: Parent borrowers will need to have third-party access to the BFA Portal, to make plus updates. If on the application the borrower requests an amount that is less than the projected amount the awarded loan will be reduced and cannot be increased in the BFA Portal.

15. Borrowers will be able to reduce or cancel disbursements by clicking the **update edit icon** on the Financial tab.

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Obtain Help

For assistance with managing a student's cost of attendance, please contact the Data and Systems Unit within the Financial Aid & Scholarships Office (FAS).