

Applying for a PLUS Loan in the Bruin Financial Aid Portal

This guide informs students of the process steps to receive a Parent Plus Loan (these steps also apply to Graduate PLUS loans for graduate students who meet the legacy borrower provision). Please note that the student will receive an email when their financial aid letter is available on the Bruin Financial Aid Portal.

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

The screenshot displays the Bruin Financial Aid Portal interface. At the top, the navigation bar includes 'HOME', 'DOCUMENTS', 'NOTIFICATIONS', 'FINANCIAL' (highlighted with a yellow box), and 'MESSAGES'. A user profile for 'JOE BRUIN' is visible on the right. Below the navigation bar, the main heading is 'Required Financial Aid Actions' for the period 'JUNE 2026 - JUNE 2027 (Current)'. Three informational messages are shown in yellow boxes:

- Bruin Financial Aid navigation always shows steps to receive student loans; students NOT interested in student loan borrowing should ignore the loan task steps.
- Due to limitations of the UCLA's new financial aid system, federal and state aid database requirements that rely on students' legal name, your legal name will be displayed in the financial aid portal to facilitate the processing of financial aid.
- Bruin Financial Aid navigation assistance at <https://financialaid.ucla.edu/bruin-financial-aid> includes videos, guides, FAQs, and instructions on granting third party access so designated parties such as parents can access the BFA portal

Below the messages is a progress bar for '1 BECOME FINANCIAL AID ELIGIBLE' with two completed steps:

Task	Status
Complete 2025-2026 FAFSA	Completed
Complete 2026-2027 FAFSA	Completed

- On the financial tab, the gross loan amount shown is your maximum annual eligibility. Keep in mind that your parent can borrow less. Be aware that the Department of Education will deduct fees from the award amount shown here.

BruinFinancialAid HOME DOCUMENTS NOTIFICATIONS FINANCIAL MESSAGES [JOE BRUIN]

WELCOME JOE BRUIN FULL TIME IN BACHELORS: BACHELOR OF ARTS

Financial Information

JUN 2025 - JUN 2026 (Current)

Your financial aid summary for Academic Year Jun 23, 2025 - Jun 12, 2026

1. How much does my education cost?

Cost of Attendance	\$50,871.00
Tuition and Fees	\$16,824.00
Estimated Living and Other Expenses	\$34,047.00

- 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.

ACADEMIC YEAR SHOWN ON YOUR COLLEGE FINANCING PLAN MAY NOT DISPLAY CORRECTLY, BUT THE INFORMATION PRESENTED IS FOR THE PERIOD ON TOP OF THIS PAGE.

COLLEGE FINANCING PLAN

2. How much Financial Aid can I receive?

Award Name	Award Status	Offered to You	Amount you'll receive	Update/Edit
Federal Direct Unsubsidized Stafford Loan	Awarded	\$7,500.00	\$7,500.00	
Federal Direct PLUS Loan	Awarded	\$20,000.00	20,000.00	
		\$27,500.00	\$27,500.00	

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

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

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.

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	No Disbursement Information Available		
▶ 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 PLUS Loan	Aug 9, 2025	\$36,238.00			
▶ Federal Direct PLUS Loan	Dec 23, 2025	\$36,238.00			

4. The website 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.

[ADJUST MY FUNDING](#)

[COMPLETE LOAN ENTRANCE COUNSELING](#)

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▶ Federal Direct Unsubsidized Stafford Loan	Aug 9, 2025	\$10,250.00			
▶ Federal Direct Unsubsidized Stafford Loan	Dec 23, 2025	\$10,250.00			
▼ Federal Direct PLUS Loan	Aug 9, 2025	\$36,238.00			
	Fee Amount	\$1,532.00			
	Payment Net Amount	\$34,706.00			
▼ Federal Direct PLUS Loan	Dec 23, 2025	\$36,238.00			
	Fee Amount	\$1,532.00			
	Payment Net Amount	\$34,706.00			

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

BruinFinancialAid | HOME | DOCUMENTS | NOTIFICATIONS | FINANCIAL | MESSAGES | - LIOE BRUIN |

WELCOME JOE BRUIN | FULL TIME IN BACHELORS: BACHELOR OF SCIENCE

Financial Information

JUN 2026 - JUN 2027 (Current)

Your financial aid summary for Academic Year Jun 22, 2026 - Jun 11, 2027

1. How much does my education cost?

Cost of Attendance	\$45,548.00
Tuition and Fees	\$16,901.00
Estimated Living and Other Expenses	\$28,647.00
<ul style="list-style-type: none"> • Housing and Food • Books • Other Expenses <ul style="list-style-type: none"> ◦ Travel ◦ Personal ◦ Health Insurance ◦ Loan Fees* 	

*LOAN FEES VARY DEPENDING ON THE AMOUNT OF THE LOAN IN YOUR FINANCIAL AID PACKAGE.
ACADEMIC YEAR SHOWN ON YOUR COLLEGE FINANCING PLAN MAY NOT DISPLAY CORRECTLY, BUT THE INFORMATION PRESENTED IS FOR THE PERIOD ON TOP OF THIS PAGE.

2. How much Financial Aid can I receive?

Award Name	Award Status	Offered to You	Amount you'll receive	Update/Edit
Estimated Federal Pell Grant	Estimated	\$7,395.00	\$7,395.00	
Chancellors Blue and Gold Scholarship	Estimated	\$100.00	\$100.00	
California State Grant	Estimated	\$15,588.00	\$15,588.00	
UCLA Bruin Success Scholarship	Estimated	\$2,500.00	\$2,500.00	
UC Health Insurance	Estimated	\$3,687.00	\$3,687.00	
University Grant Resident	Estimated	\$6,183.00	\$6,183.00	
Federal Work Study	Estimated	\$3,000.00	\$3,000.00	
Estimated Federal Direct Subsidized Stafford Loan	Estimated	\$3,500.00	\$3,500.00	
Estimated Federal Direct Unsubsidized Stafford Loan	Estimated	\$2,000.00	\$2,000.00	
Univ Student Loan University Loan	Estimated	\$1,595.00	\$1,595.00	
		\$45,548.00	\$45,548.00	

[COLLEGE FINANCING PLAN](#)

This Financial Aid Package information is **estimated** based on the currently available data. These amounts, dates and

6. In the **Receive Your Funds** section, you will see additional tasks that must be completed before your loan is ready to disburse. Since this is a Parent PLUS loan, each action item that refers to the “PLUS” loan must be completed by the parent borrower.

Note: If your parent decides not to borrow, the tasks will remain pending, and that is fine. It will not impact your other aid. If your parent changes their mind before the end of the academic year you can resume completing the tasks. Your parent will need their 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 to reflect on this portal.

- Next, your parent will need to complete a plus loan application. They must apply for a new PLUS loan every year they wish to borrow, or if they initially request to borrow less than the PLUS amount shown on the financial tab and decide to borrow an additional amount later. To be directed to complete the PLUS loan application, click on **Complete Plus Application**.

BruinFinancialAid | HOME | DOCUMENTS | NOTIFICATIONS | FINANCIAL | MESSAGES

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 (e) 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.

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 Subsidized/Unsubsidized Entrance Counseling		Completed
Complete PLUS Application		Pending
Sign your Direct PLUS MPN		Pending



8. Your parent will be directed to the Federal Student Aid plus Loan application page, where they will select that they want to apply for a parent 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; and• request 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: If you meet the provisions to qualify for a Graduate PLUS loan as a legacy borrower, this is where you will complete that application. Each loan offers a demo of the application process to review before completing the application.

9. 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

10. 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.

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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.

11. Once the 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**.

The screenshot shows the Bruin Financial Aid portal interface. At the top, there are navigation links for HOME, DOCUMENTS, NOTIFICATIONS, FINANCIAL, and MESSAGES, along with a user profile icon. Below the navigation is a blue header with the text "Required Financial Aid Actions" and "AUGUST 2025 - MAY 2026 (Current)".

Two informational banners are present:

- Third party access will need to be granted to anyone who will be accessing the BFA portal to fill out and submit documents (e) 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.

The main content area is divided 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**
 - Entrance Counseling: Completed
 - Complete Subsidized/Unsubsidized Entrance Counseling: Completed
 - Complete PLUS Application: Pending
 - Sign your Direct PLUS MPN**: Pending (highlighted with a yellow box)
 - Sign your Direct Subsidized/Unsubsidized MPN: Pending

12. 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>	<p>Log In To Start</p> <p>View Demo</p> <p><small>OMB No. 1845-0007 • Form Approved</small></p>
 <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>	<p>Log In to Select MPN Type</p> <p><small>OMB No. 1845-0007 • Form Approved</small></p>
 <h4>I'm a Parent of an Undergraduate Student</h4> <p>PLUS MPN for Parents of Dependent Undergraduate Students</p>	<p>Log In To Start</p> <p>View Demo</p>

13. 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.

BruinFinancialAid | HOME | DOCUMENTS | NOTIFICATIONS | FINANCIAL | MESSAGES

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
<ul style="list-style-type: none"> • Housing and Food • Books • Other Expenses <ul style="list-style-type: none"> ◦ 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.

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

BruinFinancialAid HOME DOCUMENTS NOTIFICATIONS FINANCIAL MESSAGES

FULL TIME IN DOCTORAL: JURIS DOCTOR

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Obtain Help

To obtain help, please contact your [financial aid office](#) for assistance.