**INSTRUCTIONS:** Graduate students may apply for a Federal Direct Graduate PLUS Loan by providing the following information. You MUST exhaust your Federal Direct Stafford Loan eligibility in a given aid year before requesting a Graduate PLUS Loan.

You may complete this form online, but it does require your signature. When complete, please:
- PRINT, SIGN & SUBMIT TO:
- UW Oshkosh Financial Aid Office
- Dempsey 104
- 800 Algoma Blvd.
- Oshkosh, WI 54901
- Fax: 920-424-0284
- or Email: fsao@uwosh.edu

**INFORMATION ABOUT STUDENT:**

1. Student Legal Name (first, Mi, last):

2. UW Oshkosh ID: W-

3. Daytime Phone Number:

4. Student ‘uwosh.edu’ Email address:

**TOTAL LOAN AMOUNT REQUESTED**

(Loan proceeds will be disbursed in two equal payments, as required by federal law.)

*My signature affirms that all the information on this form is true and correct. I authorize UW Oshkosh to certify my eligibility for the Federal Direct Grad PLUS Loan. I consent to the U.S. Department of Education (ED) and its agents obtaining a report of my credit record and report information about my loan status to persons and organizations permitted by law to receive that information. I authorize UW Oshkosh to credit my loan proceeds to my student account. I authorize UW Oshkosh, ED, and their agents to release information about my loan to each other. I will use all Title IV money received for educational-related expenses incurred at UW Oshkosh.*

**WARNING:** If you purposely give false or misleading information on this worksheet, you may be fined, be sentenced to jail or both.

**STEP 2:** Sign Master Promissory Note annually at [www.studentloans.gov](http://www.studentloans.gov) with FSA ID

<table>
<thead>
<tr>
<th>Eligibility Criteria</th>
<th>A Graduate student who:</th>
</tr>
</thead>
<tbody>
<tr>
<td>•</td>
<td>is enrolled at least half-time in a degree program.</td>
</tr>
<tr>
<td>•</td>
<td>is making satisfactory academic progress.</td>
</tr>
<tr>
<td>•</td>
<td>is a U.S. citizen or eligible non-U.S. citizen.</td>
</tr>
<tr>
<td>•</td>
<td>is not in default on prior educational loans.</td>
</tr>
<tr>
<td>•</td>
<td>has filed the FAFSA which corresponds to the award period being requested (i.e., 2019-2020 FAFSA for Summer 2019, Fall 2019 and Spring 2020).</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Creditworthiness</th>
<th>Applicant cannot be:</th>
</tr>
</thead>
<tbody>
<tr>
<td>•</td>
<td>90 days or more delinquent on the repayment of any debt; or</td>
</tr>
<tr>
<td>•</td>
<td>The subject of a default determination, bankruptcy discharge, foreclosure, repossession, tax lien, wage garnishment or write-off of a Title IV debt during the last five years.</td>
</tr>
<tr>
<td></td>
<td>You will receive written notice of the credit review from the Direct Loan Servicer.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Annual Loan Maximum</th>
<th>• Cost of attendance minus other aid.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• Review TitanWeb: Self-Service &gt;&gt; Campus Finances &gt;&gt; View Financial Aid &gt;&gt; aid year</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Loan Fees</th>
<th>• 4.264% origination fee for loans originated after October 1, 2019</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Interest Rate</th>
<th>• 7.08% fixed rate (interest on each $1000 borrowed will be $71 dollars annually)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• Interest accrues while student is in school</td>
</tr>
</tbody>
</table>

| Repayment Terms | • Repayment of principal and interest begins 60 days after the loan is fully disbursed, OR: |
|                | • Payments MAY be deferred at borrower’s request until six months after graduation or enrollment drops below half-time |
|                | • Multiple repayment options available. |

| Loan Consolidation | • Federal Grad PLUS loans can be consolidated with other federal loans or consolidated separately to offer more flexibility when repaying your loan. |
|                   | • After you leave school, Go to [www.loanconsolidation.ed.gov](http://www.loanconsolidation.ed.gov) > select "Borrower Services" |