Eligibility Criteria
A Graduate student who:
• is enrolled at least half-time in a degree program.
• is making satisfactory academic progress.
• is a U.S. citizen or eligible non-U.S. citizen.
• is not in default on prior educational loans.
• has filed the FAFSA which corresponds to the award period being requested (i.e., 2020-21 FAFSA for Summer 2020, Fall 2020, and Spring 2021).

Creditworthiness
Applicant cannot be:
• 90 days or more delinquent on the repayment of any debt; or
• 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.
You will receive written notice of the credit review from the Direct Loan Servicer.

Annual Loan Maximum
• Cost of attendance minus other aid.
• Review TitanWeb: Self-Service >> Campus Finances >> View Financial Aid >> aid year

Loan Fees
• 4.236% origination fee for loans originated between October 1, 2019 and October 1, 2020

Interest Rate
• 5.30% fixed rate (interest on each $1000 borrowed will be $53 annually)
• Interest accrues while student is in school

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