

**2021-2022  
FEDERAL DIRECT GRAD PLUS LOAN REQUEST**

**STEP 1 of 2**



Where excellence and opportunity meet.™

**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

**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 \$**  **Academic Term 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 <https://studentaid.gov> with FSA ID

Student Signature \_\_\_\_\_ Date: \_\_\_\_\_

**GRAD PLUS OVERVIEW:**

<b>Eligibility Criteria</b>	A Graduate student who: <ul style="list-style-type: none"> <li>• is enrolled at least half-time in a degree program.</li> <li>• is making satisfactory academic progress.</li> <li>• is a U.S. citizen or eligible non-U.S. citizen.</li> <li>• is not in default on prior educational loans.</li> <li>• has filed the FAFSA which corresponds to the award period being requested (i.e., 2021-22 FAFSA for Summer 2021, Fall 2021, and Spring 2022).</li> </ul>
<b>Creditworthiness</b>	Applicant cannot be: <ul style="list-style-type: none"> <li>• 90 days or more delinquent on the repayment of any debt; or</li> <li>• 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.</li> </ul> You will receive written notice of the credit review from the Direct Loan Servicer.
<b>Annual Loan Maximum</b>	<ul style="list-style-type: none"> <li>• Cost of attendance minus other aid.</li> <li>• Review TitanWeb: Self-Service &gt;&gt; Campus Finances &gt;&gt; View Financial Aid &gt;&gt; aid year</li> </ul>
<b>Loan Fees</b>	<ul style="list-style-type: none"> <li>• 4.228% origination fee for loans originated between October 1, 2020 and October 1, 2021</li> </ul>
<b>Interest Rate</b>	<ul style="list-style-type: none"> <li>• 5.30% fixed rate (interest on each \$1000 borrowed will be \$53 annually)</li> <li>• Interest accrues while student is in school</li> </ul>
<b>Repayment Terms</b>	<ul style="list-style-type: none"> <li>• Repayment of principal and interest begins 60 days after the loan is fully disbursed, OR:</li> <li>• Payments MAY be deferred at borrower's request until six months after graduation or enrollment drops below half-time</li> <li>• Multiple repayment options available.</li> </ul>
<b>Loan Consolidation</b>	<ul style="list-style-type: none"> <li>• Federal Grad PLUS loans can be consolidated with other federal loans or consolidated separately to offer more flexibility when repaying your loan</li> </ul>