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:

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., 2021-22 FAFSA for Summer 2021, Fall 2021, and Spring 2022).

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
• 4.228% origination fee for loans originated between October 1, 2020 and October 1, 2021

Interest Rate
• 6.28% 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.