### 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

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### 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:

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### 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.

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### STEP 2:
Sign Master Promissory Note annually at [https://studentaid.gov](https://studentaid.gov) with FSA ID

Student Signature _______________________________ Date: _______________________________

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### 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., 2022-23 FAFSA for Summer 2022, Fall 2022, and Spring 2023).

**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 September 30, 2022

**Interest Rate**

- 7.54% fixed rate (interest on each $1000 borrowed will be $55.3 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.