PLUS Loan for Graduate Students

Information for applying for a PLUS Loan...

- 1) Student must complete FAFSA
- 2) Request the Graduate PLUS Credit Check & complete the Graduate PLUS Master Promissory Note at www.studentloans.gov.
- 3) Complete this form and return it to the Office of Financial Aid:

Mail:
The College of Saint Rose
Office of Financial Aid
432 Western Avenue
Albany, NY 12203
Fax:
(518) 454-2109

A few facts on PLUS...

- The PLUS Loan interest rate is fixed at 7.9%
- Beginning July 1, 2012 the PLUS Loan will have an Origination Fee of 4%. Therefore, 96% of the gross loan will disburse to the student account. The fee is deducted before you receive any loan money, so the loan amount you actually receive will be less than the amount you have to repay. Students need to take fees into consideration when determining the gross amount to borrow.
- Generally, repayment of a PLUS Loan begins 60 days after the final loan disbursement for the academic year. However, PLUS Loans can be deferred as long as the student is enrolled on at least a half time basis. To request a deferment, please contact the Direct Loan Servicing Center at (800) 848-0979.
 - ***If all steps are not completed, the loan will not disburse to your student account***
- To check the status of your PLUS Loan, please access your account: www.studentloans.gov





For Information about Consolidating your
PLUS Loans please contact
Direct Loan Servicing
(800) 848-0979
Or
www.studentloans.gov

PLUS LOAN FOR GRADUATE STUDENTS

Your PLUS loan will not be processed until the form, credit check, & MPN have been completed. All information MUST be consistent with the Graduate PLUS Master Promissory Note. PLEASE PRINT.

Student's Name:			
Student's CSR ID#:	Student's SSN: _		
Student's Date of Birth:	Student's Pho	ne #:	
Student's Street Address:			
Student's City:	State:	Zip:	
Student's Citizenship Status (Please Cho	pose One):		
□ U.S. Citizen	□ Eligible Non-Citizen		
If Eligible Non-Citizen, Alien Registration	ion #:		
Total PLUS Loan Amount Requested	: \$(Whole !	Dollars Only, Do Not Write "	Maximum")
Loan Period (Semester(s) in which red	quested amount is intended):		
□ Summer	□ Full Year (Fall and Spring)	□ Fall Only	□ Spring Only
By signing below you certify that you (1 tion, (2) are not in default on a federal st or have made satisfactory arrangements mation that will verify the accuracy of y	□ Full Year (Fall and Spring) 1) will use federal and/or state student finance tudent loan or have made satisfactory arrange to repay it, (4) will notify your school if in dour completed form. This information may it on has the authority to verify information rep	al aid only to pay the cost of at ements to repay it, (3) do not over efault on a federal student loan include your U.S. or state incom	tending an institution of higher educa- ve money back on a federal student grant and (5) agree, if asked, to provide infor- e tax forms. Also, you certify that you
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