## **GRADUATE PLUS LOAN APPLICATION & INSTRUCTIONS**

- 1) Student must complete the 2023-2024 FAFSA at www.studentaid.gov
- 2) Student must complete a PLUS Loan application/credit check at www.studentaid.gov
  - -Go to "Loans and Grants", then "PLUS Loans"
  - -Select "I am a Graduate or Professional Student", then "Log in To Start"

## IF APPROVED continue to the next steps:

- 3) Student must complete the Grad PLUS Master Promissory Note (MPN) at www.studentaid.gov -Click the "Loans and Grants", then "Master Promissory Note"
- 4) If you are a first time borrower to the PLUS loan program you must also complete the **PLUS Loan Entrance Counseling** at <a href="https://www.studentaid.gov">www.studentaid.gov</a>
  - -Click the "Loans and Grants", then "Loan Entrance Counseling"
  - -Be sure to complete Graduate PLUS loan Entrance Counseling
- 5) <u>Complete this form and return it to</u>: The College of Saint Rose, Attention: Office for Financial Aid, 432 Western Avenue, Albany, NY, 12203 or fax to: (518) 454-2109, or scan/email to: <u>finaid@strose.edu</u>
  - The PLUS Loan interest rate is fixed at 8.05%, with a 4.228% origination fee
  - Generally, repayment of a PLUS Loan begins 60 days after the final loan disbursement for the academic year

STUDENT BORROWER INFORMATION				
Student Name:	Student ID#:			
Student Date of Birth	Student SSN:			
Student Street Address:				
Student City:	State:	Zip:		
Student Phone #:	Student E-mail:			
Student Citizenship Status (Please Choose One):	□ U.S. Citizen	□ Eligible Non-Citizen		
If Eligible Non-Citizen, Alien Registration#:				
LOAN INFORMATION				
Total PLUS Loan Amount Requested:		(Whole dollars only, do	o not write "Maximum")	
The U.S. Department of Education will deduct 4.228% from the loan amount for an origination fee				
Check here if you are requesting an ADDITIONAL graduate PLUS loan amount. Indicate the additional amount above.				
Loan Period (Semester(s) in which requested amount is intended):				
□ Summer 2023 □ Full Year (Fall 2023 a	nd Spring 2024)	☐ Fall 2023 Only	☐ Spring 2024Only	
STUDENT BORROWER AUTHORIZATION				
By signing below you certify that you (1) will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education (2)				

By signing below you certify that you (1) will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education, (2) are not in default on a federal student loan or have made satisfactory arrangements to repay it, (3) do not owe money back on a federal student grant or have made satisfactory arrangements to repay it, (4) will notify your school if in default on a federal student loan, and (5) agree, if asked, to provide information that will verify the accuracy of your completed form. This information may include your U.S. or state income tax forms. Also, you certify that you understand that the Secretary of Education has the authority to verify information reported on this form with the Internal Revenue Service and other federal agencies.

\*Electronic signatures will not be accepted\*

Student Signature:	Date: