

The College of Saint Rose

PLUS LOAN FOR GRADUATE STUDENTS APPLICATION

INSTRUCTIONS FOR APPLYING FOR A PLUS LOAN

Do not apply until after April 1st for 2013-2014

- 1) Student must complete FAFSA at www.fafsa.gov
- 2) Student must complete a PLUS Loan credit check and the PLUS Master Promissory Note (MPN) at www.studentloans.gov
 - Go to www.studentloans.gov and sign in using the student's FAFSA PIN (from pin.ed.gov)
 - Click the "Request PLUS Loan" link on the left side of the screen under the "PLUS Loan Process" heading
 - Select "Graduate PLUS" for your loan type and complete the credit check steps
 - If approved, click on "Complete MPN" link on the left side of the screen and choose the "Graduate PLUS option" and complete the necessary steps
 - If you are a first time borrower to the PLUS program you must also complete Entrance Counseling
- 3) **Complete this form and return it to:** The College of Saint Rose, Attn: Office of Financial Aid, 432 Western Avenue, Albany, NY, 12203, or Fax: (518) 454-2109

A few facts on PLUS...

- The PLUS Loan interest rate is fixed at 7.9%, with a 4% origination fee
- Generally, repayment of a PLUS Loan begins 60 days after the final loan disbursement for the academic year
- For information about consolidating your PLUS Loans, please visit www.loanconsolidation.ed.gov

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 not write "Maximum")
The U.S. Department of Education will deduct 4.0% from the loan for an origination fee

Loan Period (Semester(s) in which requested amount is intended):

- Summer 2013 Full Year (Fall 2013 and Spring 2014) Fall 2013 Only Spring 2014 Only

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) 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.

Student Signature: _____ Date: _____