

2021-2022 Graduate PLUS Loan Application Form

Please make sure you have filed a 2021-2022 FAFSA before applying for this loan.

Name (Last, First MI): _____ UMass SPIRE ID: _____

Date of Birth: ____/____/____ Email Address: _____
MM DD YYYY

Loan Amount Requested: \$_____ *Please note: The amount of loan cannot exceed the cost of attendance for the term.*

Loan Period - Please Check One:

- ☐ Academic Year- Fall 2021 and Spring 2022 term - Loan disbursed 50% Fall / 50% Spring
☐ Fall Term Only- Loan Disbursed in one payment *
☐ Spring Term Only- Loan Disbursed in one payment *

To receive a Graduate PLUS Loan, you must meet the following requirements:

- Complete the 2021-2022 FAFSA (Free Application for Federal Student Aid).
- Be enrolled in a program leading to a degree (e.g. Master's Degree, Ph.D., or M.D.).
- Pass a credit check or provide an endorser that passes a credit check.
- Maximize your Federal Direct Unsubsidized eligibility first.
- Complete a Direct PLUS Loan Master Promissory Note (MPN) and Loan Entrance Counseling at **studentaid.gov** before you receive your loan funds.

Repayment of Graduate PLUS loans begins six months after you graduate, leave school, or drop below half-time enrollment. Interest accrues from the date of disbursement, even while you are in school, and during authorized periods of deferment or forbearance.

Direct PLUS Loans have a fixed interest rate of 6.28%* and loan origination fee of 4.228%* of the amount you borrow.
*The interest rate and origination fee are subject to change.

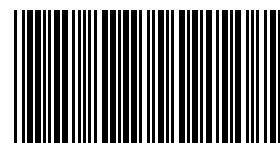
Statement of Default Status and Education Purpose

I certify that I do not owe a refund on any grant or loan, am not in default on any loan or have made satisfactory progress to repay any defaulted loan, and have not borrowed in excess of the loan limits under Title IV programs at any institution. In addition, I certify that I will use any funds I receive from this application solely for expenses related to my attendance at the University of Massachusetts Amherst. By my signature, I authorize any PLUS loan amounts to be credited to my university account.

Student Signature

Date

Fax completed signed form to: 413-545-1700
or secure upload form at: **umass.edu/financialaid/upload**



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