

Graduate PLUS Loan Application Form

Financial Aid Services
Academic Year 2025-2026

Please make sure you have filed a 2025-2026 FAFSA before applying for this loan.

Student Name: _____ UMass SPIRE ID: _____

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

Loan Amount Requested: \$ _____ (Remember to include the origination fee (4.228%) in the total amount).

Loan Period - Please Check One:

- ☐ **Academic Year**- Fall 2025 and Spring 2026 Term - Loan disbursed 50% Fall / 50% Spring
- ☐ **Fall Term Only**- Loan Disbursed in one payment
- ☐ **Winter Session** - Student must be enrolled in winter session classes.
- ☐ **Spring Term Only**- Loan Disbursed in one payment

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

- Complete the 2025-2026 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 currently at 9.08%* 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 form to: **413-545-1700** or
Secure Document Upload at: **umass.edu/financialaid/upload**



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