

# Summer 2025 Graduate PLUS Loan Application Form

Financial Aid Services  
Academic Year 2024-2025

**Please make sure you have filed a 2024-2025 FAFSA before applying for this loan.**

Student Name: \_\_\_\_\_ UMass SPIRE ID: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Email Address: \_\_\_\_\_  
MM / DD / YYYY

**Loan Amount Requested: \$\_\_\_\_\_ for Summer 2025** (May 2025-August 2025)

\*Please note: The amount of loan cannot exceed the cost of attendance for the term.\*

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

- Complete the 2024-2025 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**



\*2025 FGPLS\*