

## **FEDERAL DIRECT GRADUATE PLUS LOAN REQUEST REQUIREMENTS**

- Student completes the Direct Graduate PLUS Loan Request, Direct Graduate PLUS Master Promissory Note (MPN), and Graduate Level Direct Loan Entrance Counseling. All forms are available online at <http://www.studentloans.gov/>.
- The U.S. Department of Education is responsible for all Graduate PLUS Loan credit decisions. Graduate PLUS Loan borrowers are required to pass a simplified credit check, meaning that the U.S. Department of Education is not looking for a certain credit score or for an extensive credit history, but simply the absence of an adverse credit history. Students can view the status of their application by logging in to [www.studentloans.gov](http://www.studentloans.gov) or by calling Federal Direct Loans at 1-800-848-0979
- The Office of Financial Aid has no control or influence on the credit decision rendered by the U.S. Department of Education. Any and all correspondence regarding credit appeals and endorsers must be sent to the U.S. Department of Education.
- If you are approved for the Direct Graduate PLUS Loan, information will be sent electronically to the office of financial aid at Johnson C. Smith University.
- If your application is Denied, students still have two options to obtain the Graduate PLUS Loan:
  - Review their credit report (which can be done for free at <http://www.annualcreditreport.com/>) for possible errors and correct them before appealing directly to the U.S. Department of Education.
  - Find a creditworthy endorser to co-sign the loan. This endorser will then be responsible for the loan should the student default on the loan at any point during the life of the loan.
- **Once approved for the Federal Direct Graduate PLUS Loan, submit this completed Graduate PLUS Loan Request form to the Financial Aid Office.**

**FEDERAL DIRECT GRADUATE PLUS LOAN REQUEST FORM**

To request a Federal Direct PLUS Loan for Graduate/Professional Students, complete the information below in its entirety. **Return this form** to the Financial Aid Office, after completing your (1) **Graduate PLUS Loan Application** and (2) **Master Promissory Note** on-line **at [www.studentloans.gov](http://www.studentloans.gov)**.

**Student Name** \_\_\_\_\_ **Student ID Number** \_\_\_\_\_

**Please read the statements and sign below:**

- I understand that I must be approved by the Department of Education to receive a Federal Direct Graduate PLUS loan
- I understand that I must complete a Graduate Entrance Counseling session at:  
**<http://www.studentloans.gov>**
- I understand that I must sign a Graduate PLUS Master Promissory Note (MPN) to get this loan and I may receive additional loans in the future using this MPN.
- I understand that this Graduate PLUS loan is to be used for educational expenses while I am attending Johnson C. Smith University, and I will use the proceeds from this loan accordingly.
- I also understand that this is a loan that must be repaid with interest.
- I authorize the Financial Aid Office to electronically send the necessary data to Department of Education/guarantee agency to process my Graduate PLUS loan.
- I authorize these funds to be applied to my Johnson C. Smith University account to pay any and all institutional charges on my account. Any funds remaining after charges are paid will be refunded to me.

**I request a Graduate PLUS loan of \$** \_\_\_\_\_

**Loan Request for:**      **Fall 2019** (   )      **Spring 2020** (   )      **Summer 2020** (   )

**Student Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

Return this completed form to:

Johnson C. Smith University  
Office of Student Financial Aid  
Fax (704) 378-1292  
[Financialaid@jcsu.edu](mailto:Financialaid@jcsu.edu)