

2025- 2026 Federal Direct Graduate PLUS Loan Application

The Federal Direct Graduate PLUS Loan is available to Graduate students who are enrolled at least half-time at UW Eau Claire. Loans disbursed after July 1, 2025 have a fixed interest rate of 8.94% with a 4.228% origination fee. Repayment begins six months after you graduate, leave school, or drop below half-time enrollment.

An active Graduate PLUS Master Promissory Note (MPN) must on file with the Federal Direct Loan Program before the loan can be disbursed. If the loan is approved, you will be emailed information on how to complete a Graduate PLUS MPN online at studentaid.gov. The average processing time is 4-6 weeks.

To apply for a Graduate PLUS Loan you will need to complete this form and return it to:

University of Wisconsin-Eau Claire
Blugold Central Student Services
1108 Vicki Lord Larson Hall
P.O. Box 5000, Eau Claire, WI 54702-4004
FAX (715) 836-5816

Student Name: _____
First M.I. Last

Campus ID number _____

Number of Credits Fall 2024 _____ Number of Credits Spring 25 _____ Number of Credits Summer 25 _____

LOAN AMOUNT REQUESTED \$ _____

Period for which Loan is Requested (Select One)

- ☐ 09/03/2025 - 05/15/2026 (Academic Year)** ☐ 09/03/2025 - 12/19/2025 (Fall Semester)
☐ 01/05/2026 - 01/23/2026 (Winterim Term)*** ☐ 01/26/2026 - 05/15/2026 (Spring Semester)
☐ 05/18/2026 - 07/31/2026 (Summer Session****)

** The amount of an academic year Federal Direct Graduate PLUS loan will disburse equally between the fall and spring semesters. A loan for one semester will disburse at the beginning of the semester.

*** To receive winterim loan, the student must be enrolled at least half time (4 credits) for spring.

**** To receive summer loan, the student must be enrolled at least half time (3 credits).

Should my Graduate PLUS loan be denied due to credit reasons, I select the following option:

(Note: You must select one option below even if you know your loan will be approved. If this section is left blank, your application will be returned.)

____ Cancel the Graduate PLUS loan.

____ I will have an Endorser complete the required documents on <https://studentloans.gov> OR provide documentation to Direct Loans indicating that my adverse credit has been resolved.

The Federal Direct Graduate PLUS Loan is a creditworthy loan and a credit check will be done to assist in determining eligibility. If you are denied a Federal Direct Graduate PLUS Loan and a co-signer is obtained or a credit decision overturned, you MUST complete PLUS Loan Counseling online at <https://studentloans.gov> before the loan can be disbursed.

Signature: _____ Date: _____