BLUGOLD CENTRAL STUDENT SERVICES |
1108 Vicki Lord Larson Hall PO Box 5000 | Eau Claire, WI 54702
uwec.ly/blugoldcentral | blugoldcentral@uwec.edu 715-836-3000 | 715-836-5816 fax

University of Wisconsin Eau Claire

2026- 2027 Federal Direct Graduate PLUS Loan Application

Beginning July 1, 2026, the Graduate PLUS Loan is only available to students who meet the limited exceptions criteria. The Financial Aid Office will review the application to determine eligibility. Loans disbursed after July 1, 2026 have a fixed interest rate of 9.07% 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 be 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.

Fill out and return the completed application to:

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

Student Name: _____
First M.I. Last

Campus ID number: _____

Number of Credits Fall 2026 _____ Number of Credits Spring 2027_____ Number of Credits Summer 2027 _____

LOAN AMOUNT REQUESTED $_____

Period for which Loan is Requested (Select One)

- ☐ 09/02/2026 - 05/14/2027 (Academic Year)
- ☐ 09/02/2026 - 12/21/2026 (Fall Semester)
- ☐ 01/04/2027 - 01/22/2027 (Winterim Term)
- ☐ 01/25/2026 - 05/14/2027 (Spring Semester)
- ☐ 05/24/2027 - 08/06/2027 (Summer Session)

- The amount of an academic year Federal Direct Graduate PLUS loan will be disbursed equally between the fall and spring semesters. A loan for one semester will be disbursed 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 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 studentaid.gov before the loan can be disbursed.

Signature: _____ Date:_____

For Office Use Only:

Same program of study as of 6/30/26? ____

Direct Loan for that program before 7/1/26?_____

Has student withdrawn since 7/1/26? _____

Time to Credential: Program Length:_____ Years

AY 20____ - 20____ Fall:____ Spring: ____ Summer: _____

AY 20____ - 20____ Fall:____ Spring: ____ Summer: _____

AY 20____ - 20____ Fall:____ Spring: ____ Summer: _____

Period of Program student has completed _____ years

Eligible for Interim Exception: _____ Staff Member Initials _____ Date_____