



**Goal: Determine Your Grad PLUS Eligibility**

Federal student loans can cover the entire Cost of Attendance. The steps below are intended to help guide you towards a basic budget and help you consider the additional cost of Grad PLUS funding.

Identify your budget.

First time budgeter? Use a website that offers free budgeting materials such as [mint.com](http://mint.com) or [feedthepig.org](http://feedthepig.org).

Identify the UWS Cost of Attendance (COA)

- Log into [my.uws.edu](http://my.uws.edu)
- Click “Finances “
- Click “Financial Aid”
- Click “Student Budget”
- Look at “Cost of Attendance” for final number
- Be sure to toggle to the appropriate school year

My Budget	UWS COA

Tip: Make sure you know your enrollment period  
One quarter = Three months  
Your personal budget should reflect the UWS COA

Total “Cost of Attendance”	
- Total student aid (loan, grants, scholarships, etc.)	-
= maximum net PLUS eligibility	=

All PLUS loans go through a credit check. If denied, you have endorser and credit challenge options.

Borrow wisely. Grad PLUS loans have the highest interest rates and origination fees. If possible, reduce spending.

Concerned about budgeting? Credit history? Investing in your educational future? Contact the Financial Aid Office.

## 2016-17 Federal Direct Grad PLUS Loan Request

Borrower Name: \_\_\_\_\_  
                                  First                                  M.I.                                  Last

Last 4 digits of Social Security Number — \_\_\_\_\_

Net amount requested. (The Financial Aid Office will calculate loan processing fees to be added)

\$ \_\_\_\_\_, divided over the following term(s):

- Summer '16       Fall '16       Winter '17       Spring '17

To complete a credit check:

- Sign in at [www.StudentLoans.gov](http://www.StudentLoans.gov) using your FSA ID (username and password)
- Select **“Request a PLUS Loan”**
- Choose **“Graduate PLUS”** as your loan type
- Follow the instructions to authorize the credit check. If you fail the credit check, you will be provided with additional instructions.

Check this box if you are applying with an endorser, necessary for loan approval if your application request is rejected for credit issues. Follow up instructions are available if credit is denied.

If this is your first Grad PLUS loan, you must completed a Master Promissory Note (MPN):

- Sign in at [www.StudentLoans.gov](http://www.StudentLoans.gov)
- Select **“Complete Master Promissory Note”**
- Select **“Graduate PLUS”** as the loan type
- Enter reference information
- Read and complete **“Terms and Conditions”**
- Complete and sign the MPN

By signing this form, I attest that I have read and understand the terms and conditions of the Grad PLUS loan. I have followed the above steps. I authorize the financial aid office to perform a credit check when processing this loan request. I understand that approval for the Grad PLUS loan is contingent upon a successful credit check.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

Please return the completed form to the UWS Financial Aid Office.

**Office Use Only**

COA		COA		COA	
Aid	-	Aid	-	Aid	-
= net PLUS	=	= net PLUS	=	= net PLUS	=
= gross	=	= gross	=	= gross	= gross
Gross—net	=	Gross—net	=	Gross—net	= fees