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 or feedthepig.org.

My Budget	UWS COA		

Identify the UWS Cost of Attendance (COA)

- Log into 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

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.

2017-18 Federal Direct Grad PLUS Loan Request

В	orrower Name:					
	First		M.I.		Last	
La	ast 4 digits of Social Sec	urity Number –			_	
N	et amount requested. (1	The Financial Ai	id Office wi	ll calculate lo	oan processing fo	ees to be added)
\$, divided ove	r the follov	ving term(s):		
	☐ Summer '17	☐ Fall'17	7 🗆 V	/inter '18	☐ Spring '18	
Sign iSelecClickFollow	lete a credit check: In at <u>www.StudentLoans</u> It "Apply for a Direct Gra "Start" by Direct PLUS I w the instructions to aud ded with additional inst	ad PLUS Loan" Loan Applicatio thorize the cred	n for Gradı	iate/Professio	onal Students	ou will be
	Check this box if you ar request is rejected for				• •	
Sign iSelecClickEnterRead	your first Grad PLUS loa in at <u>www.StudentLoans</u> t "Complete Loan Agree "Start" by PLUS MPN fo reference information and complete "Terms a blete and sign the MPN	.gov ement (Master P r Graduate/Pro	romissory	Note)"	sory Note (MPN)	:
loan. I h	g this form, I attest that ave followed the above ocessing this loan reques Iful credit check.	steps. I author	rize the fina	ancial aid offi	ce to perform a	credit check
Signature	<u> </u>		 Date			
Please re	turn the completed form	n to the UWS F	inancial Aid	l Office.		
Office Us	se Only					
COA		COA			COA	
Aid -		Aid	-		Aid	-
net PLUS =	:	= net PLUS	=		= net PLUS	=

gross

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Gross—net =

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