



Dear Graduate Student:

The Federal Direct Graduate PLUS loan is designed to assist you in meeting educational expenses. The following information is provided to answer questions you may have concerning this borrowing option:

Who Qualifies? Students enrolled in a graduate program who have completed the FAFSA application, accepted all of the Stafford loan funds they are eligible to receive, and will be attending school at least half-time. Loan approval is subject to credit criteria established by the U. S. Department of Education.

Borrowing Limits: The yearly limit on a Graduate PLUS loan is equal to the student's cost of attendance at Columbus State University (CSU) less any financial aid received. You should apply only for the amount you absolutely need.

Interest Rates: The fixed interest rate is 7.9%.

Repayment: The repayment period for a Graduate PLUS loan begins on the date of the final disbursement of the loan, and the first payment is due within 60 days after the date of the final loan disbursement. A Graduate PLUS loan borrower may receive a deferment while enrolled on at least a half-time basis at an eligible school. Upon dropping to less than half-time enrollment status, the borrower is not entitled to a grace period, and there is no authority for lenders to align payments of principal on a student's Stafford and Graduate PLUS loans.

Eligibility: Students should have a processed Free Application for Federal Student Aid (FAFSA) on file at Columbus State University's Office of Financial Aid. Students must be citizens of the United States or eligible non-citizens, meet Selective Service registration requirements, not be in a default status or owe a refund to any Federal Student Aid program. Students must be accepted for enrollment in a CSU graduate program of study and must enroll at least half-time (five graduate hours minimum) to be eligible for a Graduate PLUS loan.

Disbursements: The Department of Education will provide a disclosure statement showing estimated dates and amounts of disbursement. Funds will be credited to the student's account and used to clear all outstanding obligations before being released to the student's CougarOne account.

Please complete and sign the attached Federal Direct Graduate PLUS Loan Application. If you have any questions, contact the Office of Financial Aid at (706) 507-8800.

Sincerely,
Office of Financial Aid

CSU Enrollment Services
Office of Financial Aid
4225 University Avenue
Columbus, Georgia 31907-5645



TEL: (706) 507-8800
FAX: (706) 568-2230
<http://cougarnet.colstate.edu>

FEDERAL DIRECT GRADUATE PLUS LOAN APPLICATION

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**Please read the instructions/questions carefully. Please print legibly or type.**  
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Student Name: _____ CSU ID Number: _____

Address: _____

City _____ State _____ Zip Code _____

Date of Birth: _____ Phone No.: _____

U.S. Citizenship Status: (check one) _____ U.S. Citizen/National _____ Eligible Non-Citizen

If eligible non-citizen, provide Alien Registration # _____

Drivers License No. (list state first): _____ # _____

Requested Loan Amount: \$ _____ (do not leave blank)

Check the semester(s) of the Graduate PLUS loan: _____ fall _____ spring _____ summer

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**Student Certification:**

I certify that (1) I will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education, (2) I am not in default on any federal education loan or have made satisfactory arrangements to repay it, (3) I do not owe any money back on a federal student grant or have made satisfactory arrangements to repay it, (4) I will notify your school if I default on a federal student loan.

I authorize the Department of Education to perform a credit check to determine eligibility for this Federal Direct Graduate PLUS loan.

\_\_\_\_\_  
**Student's Signature**

\_\_\_\_\_  
**Date**

**WARNING:** Any person who knowingly makes a false statement or misrepresentation on this form is subject to penalties which may include fines or imprisonment.