

# UNION

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## Graduate College

Student's name (printed) \_\_\_\_\_

Social Security Number/Date of Birth \_\_\_\_\_

Email address \_\_\_\_\_

Do I have your permission to share privileged loan information with you via email? Yes \_\_\_ No \_\_\_

Phone number \_\_\_\_\_

### GradPLUS Loan Request for 2008-2009

\*Applicants for the Graduate/Professional PLUS loan (GradPLUS) are required to have a complete financial aid file. They also must have applied for their annual loan maximum eligibility under the federal subsidized and unsubsidized Stafford loan program *before* applying for a GradPLUS loan.

Important information you **must** know before applying for a GradPLUS loan:

1. GradPLUS applicants will be subjected to a credit check.
2. To apply for a GradPLUS loan student must be making Satisfactory Academic Progress.
3. Repayment of a GradPLUS loan begins within 45 days of student leaving school or dropping below half-time status. Consult your lender for deferment and forbearance options.
4. Maximum GradPLUS loan eligibility is the student's cost of attendance minus any other financial aid received.
5. The interest rate on a GradPLUS loan is fixed at 8.5% for loans disbursed on or after 7/1/06.
6. GradPLUS loans can be consolidated with Stafford loans after graduation.

Term(s) you will need the loan for: **Summer 2008** **Fall 2008**

(circle all terms applicable)

**Winter 2009** **Spring 2009**

**The Financial Aid Office will determine how much you are eligible to borrow.** If you are eligible for the amount you have requested then that is the amount that will be certified. If the amount you have requested is more than your eligibility then the lower amount will be certified. You will be notified of the certified amount.

**Amount requested:**

\$ \_\_\_\_\_

**Instructions for applying for your GradPLUS loan:**

1. Go to [www.hesc.com](http://www.hesc.com). Choose 'Students, Families, Borrowers, and Counselors', then 'Complete the EMPN/ Apply for Your Loan'.
2. Choose '**Graduate/Professional PLUS loan**'. Here you will complete the electronic Master Promissory Note (EMPN) and credit check. **\*Note:** If you do not see your chosen lender on the preferred lender list you can see the entire list of participating lenders by choosing 'Other' from the drop-down box when you are completing your EMPN at [www.hesc.com](http://www.hesc.com). **Important:** Use the college code **038813** for **UGC**.
3. **Please return this form** to your Financial Aid Administrator after you have completed these steps so that your loan can be certified.

**Please indicate your chosen lender:**

**Bank of America** 831495 **Chase** 803000

**Citibank** 826878 **Citizens Bank** 807745

**Edamerica** 831453 **Nelnet** 833669

**Sallie Mae** 802218 **Wachovia** 830005

**Other:** Lender name \_\_\_\_\_

Lender code \_\_\_\_\_

You **must** also complete a **GradPLUS Entrance Interview** **before** your GradPLUS loan can be certified. Go to [www.mappingyourfuture.org](http://www.mappingyourfuture.org), choose 'Online Student Loan Counseling' icon, choose 'GradPLUS Entrance' from the 'Entrance Counseling Sessions' list.

Return this completed form to the Financial Aid Office, Third Floor, Lamont House. If you have any questions please contact Nikki Gallucci at (518) 388-8744 or [galluccn@uniongraduatecollege.edu](mailto:galluccn@uniongraduatecollege.edu).

Signature: \_\_\_\_\_ Date: \_\_\_\_\_