

**Federal Direct Graduate Loan (Grad PLUS) Program
General Graduate PLUS Loan Information**

Dear Purdue University Calumet Graduate Student:

A Grad PLUS Loan for Graduate students is included in your financial aid award. Enclosed is a packet of information and an application that includes the "Data Sheet Instructions, Credit Check Instructions, and Consent to Obtain Credit Report." On the reverse side of this letter is an explanation of the Federal Direct Grad PLUS Loan Program. Please keep this page of the application for future reference. Also note that if you have previously borrowed a Grad PLUS loan from a commercial lender, the application process is significantly different since Purdue University Calumet participates in the Federal Direct Loan Program. You **do not** need to obtain a separate Grad PLUS Loan application from a commercial lender. To continue the Federal Direct Grad PLUS Loan application process, complete and return the enclosed forms to the Office of Financial Aid and Student Accounts at Purdue University Calumet.

A current credit report is required by the federal government as part of the Grad PLUS Loan process. If the borrower does not pass the credit check, he/she may still be able to receive loan funds. This process is explained in the Credit Check Instructions included in this packet.

You must have completed a Free Application for Federal Student Aid (FAFSA) to be considered for a Grad PLUS Loan. The FAFSA is available on-line at www.fafsa.ed.gov. Completion of a Grad PLUS Loan Master Promissory Note is also required. This document is available on-line at www.dlenote.ed.gov. First time Grad PLUS borrowers must also complete loan entrance counseling at www.dl.ed.gov.

Loan proceeds will be credited directly to your account in two equal payments for the year. Should the Grad PLUS loan be awarded for a semester only, the awarded amount will be disbursed in two equal payments for that semester. After payment of tuition and fees, any remaining proceeds will be disbursed in a check made payable to you. Finally, borrowers have flexible repayment options and you will receive detailed information about these options with your Grad PLUS Loan Master Promissory Note.

If you have any questions regarding the Grad PLUS Loan application process or your eligibility, please contact the Office of Financial Aid and Student Accounts.

Sincerely,

Office of Financial Aid and Student Accounts
Purdue University Calumet

**Federal Direct PLUS Loan for Graduate Students (Grad PLUS)
Data Sheet Instructions**

DIRECTIONS: This form is to be completed by the Graduate student who wishes to borrow under the Federal Direct Grad PLUS Loan Program and returned to the Office of Financial Aid and Student Accounts at Purdue University Calumet. **Applications for a single semester/session must be received before the end of the regular class schedule for the term.**

STUDENT NAME: _____ **PUID:** _____

Permanent Address: _____
Street Number and Name
_____ City State Zip

Phone Number: (_____) _____

Date of Birth: _____

Driver's License State: _____ Driver's License Number: _____

Loan Period Requested (Check One):
 Full Academic Year
 Fall Semester Only
 Spring Semester Only
 Summer Session Only

Loan Amount Requested: \$ _____

Are you currently in default on a previous loan? _____ YES _____ NO

Are you a U.S. Citizen? ____ YES ____ NO

If NO, what is your Alien Registration Number? A _____

A Master Promissory Note is required from the borrower to complete the process of applying for and receiving the proceeds of the Grad PLUS Loan. To complete the Master Promissory Note, you must do the following:

- If you do not already have a PIN (Personal Identification Number) from the U.S. Department of Education, you may obtain one at www.pin.ed.gov
- Complete the Grad Plus Loan Master Promissory Note at the following web site: <http://dlenote.ed.gov>
- If you prefer to complete a paper Master Promissory Note for the Grad Plus Loan, contact the Office of Financial Aid and Student Accounts at (219) 989-2301 to request one be printed

RRAAREQ: ____GPLUDT (N)
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**Federal Direct PLUS Loan for Graduate Students (Grad PLUS)
Credit Check Instructions**

DIRECTIONS: This form is to be completed by the Graduate student who wishes to borrow under the Federal Direct Grad PLUS Loan Program and **returned to the Office of Financial Aid and Student Accounts at Purdue University Calumet.**

STUDENT NAME: _____ **PUID:** _____

Social Security Number of Graduate Student Borrower: _____

Permanent Address of Graduate Student Borrower:

_____ Street Number and Name

_____ City State Zip

Email Address of Graduate Student Borrower: _____

To be eligible to receive a Federal Direct Grad PLUS Loan, the student borrower must have a good credit history. With your approval, a credit report will be obtained by the Office of Financial Aid and Student Accounts. If you are denied a Grad PLUS Loan due to an adverse credit history, please indicate how you wish to proceed by checking the appropriate box below.

If I am denied a Grad PLUS loan due to an adverse credit history, I will appeal the credit denial* or obtain a credit-eligible endorser for the Grad PLUS Loan. Information for the endorser processing will be sent to me by the William D. Ford Direct Loan Processing Center. The endorser approval/denial decision is sent to Purdue University Calumet upon completion of the endorser credit review.

If I am denied a Grad PLUS loan due to an adverse credit history, I request that no further action be taken on my Grad Plus application.

*To appeal a credit denial, please contact Applicant Services at the Direct Loan Origination Center 1-800-557-7394.

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**Federal Direct PLUS Loan for Graduate Students (Grad PLUS)
Consent to Obtain Credit Report**

I give consent to the U.S. Department of Education and its agents to obtain a report of my credit record and use the information from that report to determine whether to make a Federal Grad PLUS Loan to me. I understand that I will receive a written notification of the results of the credit check from the William D. Ford Direct Loan Processing Center.

Social Security Number of Borrower

_____/_____/_____
Date of Birth (MM\DD\CCYY)

Last Name

First Name

M.I.

Street Address

City

State

Zip

Phone Number

Borrower's Signature: _____

Date of Signature: ____/____/____

Privacy Act Disclosure Notice

The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you. The authority for collecting the information requested on this form is S451 et seq. of the Higher Education Act of 1965, as amended. Your disclosure of this information is voluntary. However, if you do not provide this information, you cannot be considered for a Direct PLUS Loan. The information in your file may be disclosed to third parties as authorized under routine uses in the Privacy Act notices called "Title IV Program Files" (originally published on April 12, 1994, Federal Register, Vol. 59 p. 17351) and "National Student Loan Data System" (originally published on December 20, 1994, Federal Register, Vol. 59 p. 65532). Thus, this information may be disclosed to federal and state agencies, private parties such as relatives, present and former employers and creditors, and contractors of the Department of Education for purposes of administration of the student financial assistance program, for enforcement purposes, for litigation where such disclosure is compatible with the purposes for which the records were collected, for use by federal, state, local, or foreign agencies in connection with employment matters or the issuance of a license, grant, or other benefit, for use in any employee grievance or discipline proceeding in which the Federal Government is a party, for use in connection with audits or other investigations, for research purposes, for purposes of determining whether particular records are required to be disclosed under the Freedom of Information Act, and to a Member of Congress in response to an inquiry from the congressional office made at your written request.

Because we request your social security number (SSN), we must inform you that we collect your SSN on a voluntary basis, but section 484(a)(4) of the HEA (20 U.S.C. 1091(a)(4)) provides that, in order to receive any grant, loan, or work assistance under Title IV of the HEA, a student must provide his or her SSN. Your SSN is used to verify your identity, and as an account number (identifier) throughout the life of your loan(s) so that data may be recorded accurately.

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Plan for success with Purdue University Calumet