

## Office of Student Finance

55 Fifth Avenue | New York, New York 10003 | Phone 212-790-0392 | Fax 212-790-0366 | Email [clfinaid@yu.edu](mailto:clfinaid@yu.edu)

### Direct Graduate PLUS Loan Application 2013 - 2014 William D. Ford Direct Loan Program

If you wish to apply for the Federal Direct PLUS Loan for Graduate and Professional Students (Graduate PLUS), you must complete all sections of this loan application. The Free Application for Federal Student Aid (FAFSA) must be submitted each academic year before a Graduate PLUS loan application can be processed.

The information that you supply on this application will be electronically transmitted to the U.S. Department of Education. Your credit history will be reviewed by the U.S. Department of Education to determine your eligibility. Please print clearly! Complete pages 1 & 2. IF YOU LEAVE A SECTION BLANK, THIS FORM CANNOT BE PROCESSED!

#### A. STUDENT INFORMATION:

Name: \_\_\_\_\_ S.S. #: \_\_\_\_\_ YU ID: \_\_\_\_\_

Address: \_\_\_\_\_  
Street City State Zip Code

Date of Birth: \_\_\_\_\_ Home Phone #: \_\_\_\_\_ Cell Phone #: \_\_\_\_\_  
Month Day Year

Are you a U.S. citizen? (circle one) Yes No If No, list Alien Registration # : \_\_\_\_\_

Driver's License # : \_\_\_\_\_ State: \_\_\_\_\_ E-mail Address: \_\_\_\_\_

#### B. LOAN INFORMATION:

Designate a Loan Period: Summer 2013 Semester ☐ Fall 2013 Semester ☐ Spring 2014 Semester ☐

Please indicate the amount you wish to borrow: \$ \_\_\_\_\_

\* The Department of Education will deduct a 4.0% origination fee on any Graduate PLUS Loan first disbursed before July 1, 2013. The origination fee will increase to 4.204% for any Graduate PLUS loan first disbursed on or after July 1, 2013. The net disbursement will be less than the gross amount indicated above based on the applied fee. Examples: \$15,000 gross will net \$14,400 (4% fee) or \$14,369 (4.204% fee). Please keep this fee in mind while budgeting!

#### C. IMPORTANT TIPS & INFORMATION:

##### What if your credit is denied?

If your credit is denied, you will receive notification from the Direct Loan Servicer. You may choose from the following options:

- You may try to have a credit status override completed by the servicer. Please contact the Direct Loan Servicer at 1-800-557-7394 and Equifax (their credit bureau) at 1-800-685-5000.
- You may provide documentation to the Direct Loan Servicer if you have extenuating circumstances. Your request for a Grad PLUS will be reviewed again by the servicer.
- You may have a third party endorser co-sign the Grad PLUS application with you. In this case, please contact the Direct Loan Servicer at 1-800-557-7394.

##### Signing a Master Promissory Note (MPN):

- Please refer back to Step 1 on Cardozo's Federal Graduate PLUS Direct Loan webpage.
- OR please visit online here: [www.studentloans.gov](http://www.studentloans.gov)

**You must continue to the next page to complete the "Consent to Obtain Credit Report" portion.  
An incomplete application will not be processed! Signature is required!**

## Consent to Obtain Credit Report

### 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 §451 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. The information on this form will be used to determine your eligibility for a Direct PLUS. 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.

I consent to the U.S. Department of Education and its agents to review my credit report and use the information from that report in determining whether to award a Federal Direct Graduate PLUS to me. I understand that I will be notified in writing of the results of my loan application.

Student's Name (print) \_\_\_\_\_

Student's Signature \_\_\_\_\_ Date \_\_\_\_\_

**Please mail, email, or fax the completed application to the Office of Student Finance.**

Benjamin N. Cardozo School of Law  
Office of Student Finance  
55 Fifth Avenue  
New York, New York 10003  
Fax: 212-790-0366  
Email: [clфинаid@yu.edu](mailto:clфинаid@yu.edu)

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### Office Use Only

☐ Approved    ☐ Denied    ☐ Approved with an Endorser    ||    Class Level \_\_\_\_\_

Processed By: \_\_\_\_\_ Date Processed: \_\_\_\_\_