



2025-2026 Federal Direct Graduate PLUS Loan Request

If you have not already completed the Free Application for Federal Student Aid (FAFSA: https://studentaid.gov/h/apply-for-aid/fafsa), we will not be able to process your Federal Direct Graduate PLUS Loan Request. It is recommended that graduate students exhaust all other federal student loan options before utilizing a Federal Direct Graduate PLUS Loan. To be eligible for the Federal Direct Graduate PLUS Loan, a student must be enrolled in a graduate degree-granting program at least half time (6 credits) for the semester(s) for which the loan is being requested. Please note that federal regulations do not allow Federal Direct Graduate PLUS Loan Requests to be processed for an outstanding balance that is associated with an academic period that has already ended.

Student Borrower Information

Name: _____ UNI or CUID: _____

Street Address: _____

City: _____ State: _____ Zip: _____

Driver's License: State _____ Number _____

Date of Birth: _____ U.S. Citizen: __Yes __No

Telephone Number: _____ E-mail address _____

School _____ Academic Division: _____

Expected Graduation Date: _____

For what semester(s) do you need this loan (loan period):

- Radio button options for loan periods: Summer 2025 Only, Fall 2025 Only, Spring 2026 Only, Summer 2025 & Fall 2025, Fall 2025 & Spring 2026, Spring 2026 & Summer 2026, Summer 2026 Only, Summer 2025, Fall 2025, & Spring 2026, Fall 2025, Spring 2026, & Summer 2026

Total Requested Loan Amount \$ [input box] 1 2 3

1 The maximum amount a student can request is limited to the difference of their cost of attendance and awarded financial aid (COA – Fin. Aid). This amount may be adjusted if the student receives any additional resources such as scholarships, outside awards, tuition assistance, etc.

2 Be sure to take into consideration that a 4.228% origination fee is deducted from the loan proceeds at disbursement. Thus, a requested loan amount of \$10,000 would yield a net disbursement of \$9,578 over two equal disbursement installments. The loan amount will disburse in equal installments over each term of the academic year unless the student is borrowing federal loans under a Borrower Based Academic Year (BBAY) structure as deemed eligible by their academic program and enrollment or if allocated unevenly as prescribed in section 3 below.

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Ⓜ If a loan amount is not specified per term and the remaining budget available remains within the cost of attendance, the loan will be split evenly for the requested amount amongst the terms indicated above. **Please note:** Summer, Fall and Spring terms may include different costs of attendance based on length of term. As a result, the requested loan amount may be allocated unevenly to remain within the cost of attendance for both the term and overall aid year.

******Master Promissory Note Requirement******

After thoroughly completing this form (DO NOT LEAVE ANY BLANKS) and submitting it to the Office of Student Aid & Planning, you must complete a Master Promissory Note (MPN). Please follow these additional steps to ensure that your Federal Direct Graduate PLUS Loan is processed:

1. Complete a Direct Graduate PLUS Loan Master Promissory Note (MPN) and the required Entrance Counseling to receive Direct Loans as a Graduate or Professional student at <https://studentaid.gov>.
2. To complete the required documents in section 1 above, login to <https://studentaid.gov> with your Federal Student Aid ID (**FSAID**). If you do not have a Federal Student Aid ID or do not remember your FSA ID credentials, go to <https://studentaid.gov/fsa-id/sign-in/landing> to create one, retrieve, or reset your credentials.

Once you submit this form to the Office of Student Aid & Planning, the U.S. Department of Education will perform a credit check. You will receive separate notification from them regarding the approval or denial of your loan.

Additional Resources:

Student Loan Support Center -

<https://studentaid.gov/help-center/answers/landing>

1-800-557-7394

Federal Student Loan Management Information and Repayment Estimator -

<https://studentaid.gov/h/manage-loans>

Federal Student Aid Summary -

<https://studentaid.gov/aid-summary>

Disclosure regarding Direct Unsubsidized Loan versus the Direct Graduate PLUS Loan:

The chart below outlines the differences and similarities between the Direct Unsubsidized Loan and Direct Graduate PLUS Loan.

	Federal Direct Unsubsidized Loan	Federal Direct Graduate PLUS Loan
Credit-Based	No	Yes
Interest Rates (as of 7/1/2024)	8.08%	9.08%
Origination Fees (10/1/22 through 9/30/25)	1.057%	4.228%
Grace Period	Yes	No

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ps.columbia.edu/financialaid



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 Loan. The information on this form will be used to determine your eligibility 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, 2004, 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 where 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 loans(s) so that data may be recorded accurately.

Consent to Obtain Credit Report

I consent to the U.S. Department of Education and its agents obtaining a report of my credit record and using the information from that report in determining whether to approve a Direct Graduate PLUS Loan for me. I understand that I will be notified in writing by the U.S. Department of Education of the results of the credit check with respect to my loan application.

By signing this form, I certify that I will use any federal funds I receive during the award year covered by this application solely for expenses related to attendance at Columbia University. I also certify that I am not in default on a federal student loan or owe a repayment on any federal financial aid. I further agree that Columbia University may transfer PLUS proceeds to my student account for the purpose of paying any mandatory charges.

I have reviewed the maximum amount of the Direct Unsubsidized Loan I am eligible for along with the terms and conditions for both loans. Yes No

Student Signature _____ **Date** _____

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