



# 2018-2019 Federal Direct Graduate PLUS Loan Application

(This is only an application. Credit approval is determined by the U.S. Department of Education)

## ▪ Student Information

_____		_____		_____	
Last Name		First Name		M.I.	
_____		_____		_____	
TCNJ Student ID Number		Date of Birth		E-mail	
_____		_____		_____	
Street Address		City			
_____		_____		_____	
State	Zip	Home Phone			
_____	_____	_____			
Citizenship Status:		U.S. Citizen _____		Eligible Non-Citizen A-_____	

- Please complete this form and return by email [osfa@tcnj.edu](mailto:osfa@tcnj.edu), fax (609) 637-5154 or by mail to the address below:  
**The College of New Jersey**  
**Office of Student Financial Assistance**  
**P.O. Box 7718**  
**Ewing, NJ 08628-0718**
- By completing and signing this application, you are consenting to a credit check by Direct Loans (U.S. Department of Education).
- In the case of a negative credit decision, the U.S. Department of Education will send you written notification in the mail of the name of the Credit Bureau reporting and reasons for the denial.
- A first-time Direct Graduate PLUS loan borrower must complete a Master Promissory Note (MPN) at [www.studentloans.gov](http://www.studentloans.gov), using your created FSA ID (same FSA ID used to sign the FAFSA).
- A first-time Direct Graduate PLUS loan borrower must complete Entrance Counseling at [www.studentloans.gov](http://www.studentloans.gov), using your created FSA ID (same FSA ID used to sign the FAFSA).
- The FAFSA and Graduate PLUS Application must be completed each year.
- **PLUS Interest and Fees:** The interest rate is a fixed 7.595% and is charged on the loan from the time the loan funds are disbursed until it is paid in full. In addition to interest the Federal PLUS Loan has a 4.264% origination fee. This fee reduces the amount that disburses to the student's account. Please keep this in mind when figuring your loan request amount.

Loan Period (e.g. 2018-2019, Fall 2018, Spring 2019, or Summer 2019): \_\_\_\_\_

Total Requested Loan Amount (will be divided equally between Fall & Spring semesters) \$ \_\_\_\_\_

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