



Federal Direct Graduate PLUS Loan Application

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

- Complete the Free Application for Federal Student Aid (FAFSA) prior to requesting a Federal Direct Graduate PLUS loan. The FAFSA can be completed online at <https://www.fafsa.ed.gov>.
- Complete this form and return it to the Financial Aid Office at least 45 days prior to tuition payment deadlines.
- A first-time Direct Graduate PLUS loan borrower must complete a Master Promissory Note (MPN) at <https://dlenote.ed.gov>. See reverse side for more information.
- Sign a Federal Direct Graduate PLUS Master Promissory Note (MPN) electronically at <https://dlenote.ed.gov> using the PIN assigned to the borrower (same PIN as the one used to sign the FAFSA). If the borrower does not have a PIN, one can be requested at <https://pin.ed.gov>. (NOTE: If you have previously signed a Federal Direct Graduate PLUS MPN, you do not have to sign another MPN.)
- By signing this application, you are consenting to a credit check by Direct Loans. Also, you attest that you have read and agree to all the information on the back of this form.
- You may submit this completed application via fax (615) 963-7466 or email loans@tnstate.edu.

| STUDENT INFORMATION: (please print) | | | |
|--|--------------------|--------|------|
| TSU Student ID: | Email Address: | | |
| Last Name: | First Name: | MI: | |
| Street: | City: | State: | Zip: |
| Date of Birth: | Home Phone Number: | | |
| Citizen ship Status (circle one): | | | |
| <input type="checkbox"/> US Citizen or eligible non-citizen <input type="checkbox"/> Non-Citizen | | | |
| Alien Registration Number: | | | |
| Driver's License: | | State: | |
| Are you in default on any Federal Parent/Student Loans? | | | |

| LOAN PERIOD AND LOAN AMOUNT REQUESTED | |
|---|------------------------|
| <input type="checkbox"/> Fall/Spring <input type="checkbox"/> Spring only <input type="checkbox"/> Fall only <input type="checkbox"/> Summer only | Loan Amount Requested: |
| Please choose one: <input type="checkbox"/> First Request <input type="checkbox"/> Additional request | |
| Borrower Signature: | Date: |

FEDERAL DIRECT GRADUATE PLUS LOAN REQUIREMENTS

IMPORTANT NOTES

- **You are not required to select a lender for the Federal Direct Graduate PLUS loan.**
- Tennessee State University is a Direct Lending school and the Graduate PLUS loan will be set up with the Federal Direct Loan Program through the U.S. Department of Education.
- Typically, the Graduate PLUS loan will be processed for the Fall and Spring semesters. Therefore, one-half of the loan will be disbursed at the beginning of the Fall semester and the remaining half will be disbursed at the beginning of the Spring semester. The student must be enrolled at least half-time (6 credit hours) and be attending class to be eligible for the loan each semester.
- The Graduate PLUS loan will begin accruing interest (7.9%) once the loan disburses and repayment will begin approximately 60 days after the full loan disburses to the university, unless you request a deferment. To request a deferment, you may contact Borrower Services at 1-800-848-0978.
- If the borrower does not complete the MPN within 30 days of the term in which the loan is requested, the loan may be canceled and any balance will be due to the University.
- The Graduate PLUS MPN must be completed for the initial Graduate PLUS loan, but **not** for subsequent loans.
- The FAFSA and Graduate PLUS Loan Application must be completed each year.
- Credit approval or denial for a Graduate PLUS loan is given by Direct Loans and not Tennessee State University.
- PLUS borrowers who are not initially credit approved for the PLUS loan, but who qualify by documenting extenuating circumstances or obtaining an endorser, must complete PLUS counseling at <https://studentloans.gov> before the loan can be created and disbursed.
- Questions regarding credit denials of a Graduate PLUS loan can be directed to the Loan Origination Center at 1-800-557-7394.