



Office of Financial Aid

2009-2010 Federal PLUS Loan Request Form for Graduate Students

The Federal PLUS loan now allows graduate students to borrow to assist with education costs. You can request an amount equal to the entire cost of attendance at Western Carolina University minus other financial aid, including scholarships. Estimated Cost of Attendance for a full time out of state graduate student living on campus for 2009-2010 is approximately \$25,000 (this includes tuition, fees, room, board, books, transportation and personal expenses).

- Repayment begins 60 days after the second disbursement, but in-school deferments are available with registration of at least half time
- The payment term is 10 years with flexible repayment options
- No prepayment penalties
- Repayment incentives offered for “on-time” payments
- Income tax deduction may apply- consult your tax advisor

Students Must:

- File a FAFSA for the 2009-2010 award year
- Have no adverse credit history
- Apply for the annual maximum in both the Stafford Subsidized and Unsubsidized Loans

Completing this form allows us to certify a PLUS for you. In order for the lender to finalize and disburse funds, the lender will verify your credit worthiness. The information requested below must be completed in full to avoid any delays. All names included must be your legal name as it is on record with the Social Security Administration. We suggest you keep a copy of this form for your records, and please return the original to the Financial Aid Office.

Student’s Last Name _____ First Name _____ MI _____

Student Identification Number _____

Permanent Street address _____

City _____ State _____ Zip _____

Home Telephone Number (____) _____

Requested Loan Amount (Enter Max if you would like us to award the maximum amount) _____

All PLUS Loans will be awarded using the same lender as chosen for Student Loans unless otherwise stated. If you would like to use a different lender than is being used for student loans, please provide the following information:

Lender Name _____ Lender Code _____

By signing below, you authorize the WCU Financial Aid Office, or the lender, to perform a credit check to verify your credit worthiness. Failure to sign will make you ineligible for the PLUS loan for graduate students. I authorize the WCU Financial Aid office or its representative to conduct a credit check on me.

Signature _____

Date _____