



**INSTRUCTIONS:** Graduate and Professional students may apply for a Federal Direct Graduate PLUS Loan online at [studentaid.gov/plus-app/grad/landing](http://studentaid.gov/plus-app/grad/landing), for an immediate credit decision, or by submitting this form. If you submit this form: Upload using Document Upload found under the Financial Aid tile in [CheckMarq](#) or mail it to Marquette Central, Office of Student Financial aid, P.O. Box 1881, Milwaukee, WI 53201-1881.

**Notes:**

- You must be registered at least half-time • 4 credits for Graduate • 6 credits for Graduate/Professional (Law/Dental/PA/PT/OT)
- The completed application form or the online application must be submitted no more than two weeks prior to the end of the summer session(s) you are attending.
- Read the Grad PLUS Summary of Terms at the bottom of this page before applying.
- Due to imaging system requirements, photographs of documents are not acceptable.
- **You must remove any credit freeze with all credit bureaus before your request can be processed.**

Changes are coming to the Grad PLUS loan. For additional information, visit [mu.edu/central/fachanges](http://mu.edu/central/fachanges). For those starting a new program in the summer, a direct loan must be disbursed before July 1, 2026 to be a legacy student and be eligible for GRAD PLUS loans.

**STUDENT: COMPLETE THIS SECTION; ALL INFORMATION IS REQUIRED. (TYPE OR PRINT CLEARLY)**

My signature affirms the above information is true and correct. I authorize Marquette University to certify my eligibility for the Federal Direct Grad PLUS Loan. I authorize the U.S. Department of Education (ED) to investigate my credit record and report information about my loan status to persons and organizations permitted by law to receive that information. I authorize Marquette University to credit my loan proceeds to my student account. I further authorize Marquette to pay to ED any refund that may be due, up to the full amount of the loan. I authorize Marquette University, ED, and their agents to release information about my loan to each other.

**SIGNATURE. MANUALLY SIGN WITH A BALLPOINT PEN.**

**\*FORMS WITH DIGITAL/ELECTRONIC/TYPED SIGNATURES CANNOT BE ACCEPTED AND WILL BE RETURNED.**

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

## Federal Direct Graduate PLUS Loan Summary of Terms:

<b>Applying online*</b> <i>*for an immediate credit decision</i>	Go to <a href="https://studentaid.gov/plus-app/grad/landing">studentaid.gov/plus-app/grad/landing</a> , log in with your FSA ID, and select the Direct PLUS Loan Application for Graduate/Professional Students. You will receive an immediate credit decision and be prompted to complete any required next steps. Marquette will receive confirmation of the loan and add it to your award.	
<b>Eligibility Criteria</b>	<ul style="list-style-type: none"> <li>Graduate or Professional Student.</li> <li>Processed 2025-26 FAFSA on file at Marquette University.</li> <li>Accept any offered unsubsidized loan prior to submitting form, <i>see below</i>.</li> <li>U.S. citizen or eligible non-U.S. citizen.</li> </ul>	<ul style="list-style-type: none"> <li>Making Satisfactory Academic Progress.</li> <li>Enrolled at least half-time in a degree program.</li> <li>Not in default on prior educational loans.</li> <li>Good credit standing</li> </ul>
<b>Creditworthiness</b>	<p>Applicant cannot be 90 days or more delinquent on the repayment of any debt; or the subject of a default determination, bankruptcy discharge, foreclosure, repossession, tax lien, wage garnishment or write-off of a Title IV debt during the last five years.</p> <ul style="list-style-type: none"> <li>You will receive written notice of the credit review from the U. S. Department of Education.</li> </ul>	
<b>Annual Loan Maximum</b>	<ul style="list-style-type: none"> <li>Cost of attendance minus other aid.</li> <li>Amount is listed as the PLUS- Grad/Prof - Optional Loan line on Accept/Decline Financial Aid in <a href="#">CheckMarg</a>.</li> </ul>	
<b>Loan Fees</b>	<ul style="list-style-type: none"> <li>4.228% origination fee.</li> </ul>	
<b>Interest Rate/Subsidy</b>	<ul style="list-style-type: none"> <li>8.94% fixed rate for loans first disbursed between 7/1/25 and 6/30/26.</li> <li>The rate for loans disbursed between 7/1/26 and 6/30/27 will be determined in June 2026.</li> <li>The interest rate is established each year based on the 10-year Treasury note auctioned at the final auction, held prior to June 1, plus a statutorily defined add-on. The interest rate in effect for each year is fixed for the life of that loan. The Grad PLUS Loan has a fixed interest rate cap of 10.5%.</li> <li>No federal interest subsidy (interest is charged on loan amount paid while in school).</li> </ul>	
<b>Repayment Terms</b>	<ul style="list-style-type: none"> <li>Interest and principal may be paid while in school. No penalty if prepaid.</li> <li>Repayment of principal and interest is deferred while the borrower is enrolled at least half-time.</li> </ul>	
<b>Loan Consolidation</b>	<ul style="list-style-type: none"> <li>Federal Grad PLUS loans can be consolidated separately or with other federal loans to provide flexibility during repayment.</li> <li>After you leave school go to <a href="https://studentaid.gov/h/manage-loans">studentaid.gov/h/manage-loans</a>, log in, and select Learn About Loan Consolidation for more details.</li> </ul>	
<b>Unsubsidized Loan</b>	<ul style="list-style-type: none"> <li>The unsubsidized loan has a lower origination fee and interest rate, making it a less expensive loan.</li> </ul>	

**FOR SD-SUPPORT: OFFICE USE ONLY**      Unsubsidized Loan accepted:  Yes  No If no, route to Counselor

Updated 2/5/26