

## 2024-2025 UMLAW FEDERAL DIRECT PLUS LOAN REQUEST

*This form is to be completed by a UMLaw student who wishes to borrow a Federal Direct Graduate PLUS Loan.*

APPLICANT INFORMATION	
MaineStreet ID:	maine.edu email:
Student name:	Birthdate (MM/DD/YYYY):
Permanent street address:	
City, State, ZIP:	Phone number:
Citizenship status: <input type="checkbox"/> U.S. Citizen or National <input type="checkbox"/> Permanent Resident <input type="checkbox"/> Other Eligible Non-Citizen	
2024-2025 LOAN PERIOD AND LOAN AMOUNT REQUESTED	
Indicate ONE loan period: <input type="checkbox"/> Summer 2024 <input type="checkbox"/> Fall 2024 & Spring 2025 <input type="checkbox"/> Fall 2024 <input type="checkbox"/> Spring 2025	Loan amount requested:

- A student may borrow up to the total cost of attendance minus all the financial aid and resources received. USM promotes responsible borrowing and encourages students to borrow only what they need to assist with the cost of their education.
- An origination fee will be assessed on each Direct Loan disbursement. This is a mandatory fee charged by the US Department of Education to offset processing costs. This fee is adjusted annually on October 1 by the US Department of Education in accordance with federal budget sequestration formulas.
- If you have placed a security freeze on your credit file, you must lift or remove the freeze at each credit bureau before your application can be processed.
- PLUS loan applicants with adverse credit who qualify through an appeal on extenuating circumstances or by obtaining an endorser must complete PLUS Credit Counseling: [studentaid.gov](https://studentaid.gov). Direct PLUS borrowers must complete specific Loan Entrance Counseling and a Master Promissory Note (MPN): [studentaid.gov](https://studentaid.gov).
- More information: <https://usm.maine.edu/student-financial-services/federal-direct-plus-loans/>

Borrowers signature serves as consent to the U.S. Department of Education and its agents to obtain a credit report and use the information from that report in determining eligibility for a Federal Direct Graduate PLUS Loan. 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.

**Borrower signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_