

Graduate students and Professional student can borrow a GRAD PLUS loan to help pay for their educational expenses if they are enrolled at least half-time at SIUE. You may borrow a Federal GRAD PLUS loan if your credit check is approved and the amount of the loan requested is less than your estimated cost of attendance minus any other aid received. The interest rate on the GRAD PLUS is 8.50%. The U.S. Department of Education requires SIUE to apply the proceeds from the loan directly to your University account (bill) to help pay for your educational expenses. Any excess money in your account will be refunded to you.

Complete all blank items on the application, including Loan Amount Requested and Loan Period. If any items are left blank, the form will be returned for completion and will delay the processing of your GRAD PLUS loan. First-time GRAD PLUS loan borrowers must also complete the electronic master promissory note (E-MPN) at <https://dlenote.ed.gov/empn/index.jsp>.

Consent to Obtain Credit Report

I consent to the U.S. Department of Education and its agents obtaining a report of my credit records and using the information from that report in determining whether to make a GRADUATE PLUS Loan to me. I understand that I will be notified in writing with the result of the credit check with respect to my loan application. I have read and understand the Privacy Act Disclosure Notice listed below.

 Name (Please Print)

 Social Security Number

 Street Address

 Date of Birth (MM/DD/YY)

 City, State, Zip Code

(_____)_____
 Phone Number

 Signature

 Date

LOAN AMOUNT REQUESTED \$ _____

LOAN PERIOD _____
 (From box below)

If it is determined that you have an adverse credit history, will you try to obtain an endorser? Yes No

The loan periods applicable for 2006-2007 are:	
Full academic year (Fall 06 and Spring 07)	08/21/06 to 05/04/07
Fall 06 only	08/21/06 to 12/15/06
Spring 07 only	01/08/07 to 05/04/07

Privacy Act Disclosure Notice

The Privacy Act of 1974 (5 U.S.C.552a) requires that the following notice be provided to you. The authority for collecting the information requested on this form is S451 et seq. of the Higher Education Act of 1965, as amended. Your disclosure of this information is voluntary. However, if you do not provide this information, you cannot be considered for a Direct PLUS Loan. The information on this form will be used to determine your eligibility for a Direct PLUS Loan. The information in your file may be disclosed to third parties as authorized under routine uses in the Privacy Act notices called "Title IV Program Files" (originally published on April 12, 1994, Federal Register, Vol. 59 p 17351) and "National Student Loan Data System" (originally published on December 20, 1994 Federal Register, Vol. 59 p. 65532). Thus, this information may be disclosed to federal and state agencies, private parties, such as relatives, present and former employers and creditors, and contractors of the Department of Education for purposes of administration of the student financial assistance program, for enforcement purposes, for litigation where such disclosure is compatible with the purposes for which the records were collected, for use by federal state, local, or foreign agencies in connection with employment matters or the issuance of a license, grant, or other benefits, for use in any employee grievance or discipline proceeding in which the Federal Government is a party, for use in connection with audits or other investigations, for research purposes, for purposes of determining whether particular records are required to be disclosed under the Freedom of Information Act, and to a Member of Congress in response to an inquiry from the congressional office made at your written request.

Because we request your social security number (SSN) we must inform you that we collect your SSN on a voluntary basis, but section 484(a)(4) of the HEA (20 U.S.C. 1091(a)(4) provides that, in order to receive any grant, loan, or work assistance under Title IV of the HEA, a student must provide his or her SSN. Your SSN is used to verify your identity, and as an account number (identifier) throughout the life of your loan(s) so that data may be recorded accurately.