



Office of Financial Aid
 3800 Victory Parkway
 Cincinnati, OH 45207-5411
 Phone 513-745-3142
 Fax 513-745-2806

**2009-2010
 Graduate PLUS Application**
 (Please Print)

A. Student Information

Student's Name _____ Social Security Number _____

Address _____ City, State, Zip _____

E-mail Address _____ U.S. Citizen? Yes No

State of Residence _____ Since (mo./yr.) _____ Birth Date _____

Home Phone Number (____) _____ Work Phone Number (____) _____

Driver's License # _____ State of Issue _____

Enrollment Period Covered by This Loan _____ to _____ **Requested PLUS Amount \$** _____
month/year month/year

C. Select a Lender

Select the lender you wish to use (If you have questions about choosing a lender, please refer to the Federal Loan Program brochure):

- | | |
|----------------------------|--------------------------------------|
| _____ Chase (825509) | _____ National City (808877) |
| _____ EdAmerica (834060) | _____ PNC (809921) |
| _____ Fifth Third (808780) | _____ Student Lending Works (834225) |

_____	_____	<u>GREAT LAKES HIGHER EDUCATION</u>
Previous Lender Name (if not listed above)	6 Digit Lender Code	Guarantor Name

I understand that in order to obtain a loan through this process, I must complete the PLUS application and promissory note. The promissory note may be completed online at <http://www.xavier.edu/financial-aid/forms/index.cfm>. The promissory note must be submitted to the guarantor before a credit check will be performed. I understand that I must be a U.S. citizen or an eligible non-citizen in order to obtain a PLUS loan. I certify that I will use the loan funds received during the award year covered by this application for expenses related to my attendance at Xavier University.

Borrower Signature _____ Date _____

D. Pre-Approval Online

You can get pre-approved for a graduate PLUS loan online! Simply access Great Lakes' PLUS loan website at <https://plusloans.fastproducts.org/FastPlusLoans/grad/Welcome.do?schoolNr=00314400> and enter the state of Ohio and Xavier as the school. You will be notified if you are approved or denied. If you are approved, you can apply for the PLUS loan by completing Sections A, B, and C above **and** submitting this form to Xavier University's office of financial aid. You must also complete the master promissory note.

COMMON QUESTIONS ABOUT THE FEDERAL GRADUATE PLUS LOAN

Why should I choose one of the lenders listed in Xavier's information? Who is Great Lakes Higher Education Corporation (GLHEC)?

The lenders that Xavier University has listed are those lenders who have consistently provided borrowers with efficient, quality service. These lenders are associated with Great Lakes Higher Education (GLHEC), which is Ohio's guarantor for student and parent loans. Xavier works closely with Great Lakes and lenders in obtaining your loan funds quickly. Should any difficulties arise in securing your funds, staff members know who to contact to resolve the problem. Finally, choosing one of Xavier's listed lenders guarantees that Xavier will be able to electronically transmit your loan information to the lender and the lender will transmit your loan funds to Xavier via electronic fund transfer (EFT).

Is there a fee for borrowing from the Graduate PLUS program?

Yes. A three percent fee will be deducted from the amount which you intend to borrow. If you want to net a certain amount add three percent back on to the amount needed.

What happens after I submit the Graduate PLUS Loan Data Sheet?

A staff member will review your financial aid file. If you have chosen one of Xavier's lenders, we will electronically transmit your loan eligibility to the lender you selected. You will need to complete the promissory note before a credit check will be performed. You may complete the promissory note online at <http://www.xavier.edu/financial-aid/forms/index.cfm>. You will need your personal identification number (PIN) used to fill out the FAFSA. (You may request a PIN by going to <http://www.pin.ed.gov/>.) By signing the promissory note, you are certifying that you meet all eligibility requirements and you are agreeing to repay your graduate PLUS loan.

After you have submitted the promissory note to Great Lakes Higher Education and if you are approved for the loan, your loan money will be electronically transmitted to Xavier University in accordance with the disbursement dates provided by the University. Once Xavier ensures that you are registered at least half time and are meeting all other eligibility requirements, your loan funds will be disbursed to your account. Please note that a graduate PLUS loan not made through one of Xavier's preferred lenders may not be eligible for electronic funds transfer. In this case, you will be contacted by the office to sign your graduate PLUS loan check. Please also note that loan funds will not appear on your account until the money is disbursed.

Who do I contact if I have other questions regarding my graduate PLUS loan?

You may either contact Xavier University's Office of Financial Aid at 513 745-3142 or Great Lakes Higher Education Corporation at 800 377-9095 or <http://www.mygreatlakes.org/>.