

## Federal Direct PLUS Loans for Graduate Students

Graduate PLUS loans are available to graduate students. The PLUS loan is a long-term loan program with a fixed interest rate of 7.9%. Eligibility for the PLUS loan is based on your good credit history. Like the unsubsidized Federal Stafford Loan, the interest on a PLUS loan accrues from the point of disbursement. **PLUS loans may not exceed the cost of education minus other aid.**

### How to Apply

- Complete a **Free Application for Federal Student Aid (FAFSA)**
- Submit all required documents to office of Financial Aid
- Review your Financial Aid summary in your Titan Online Student Center. If your total aid is less than the estimated financial aid and budget, you may apply for the different in a PLUS loan
- Go to **[www.studentloans.gov](http://www.studentloans.gov)**
- Complete application which includes a credit check
- Complete a master promissory note (mpn) online. You will need your **FAFSA pin**
- Attach a copy of the mpn to your completed **CSUF Grad PLUS application**

### Disbursement of Direct PLUS Funds

Funds are sent to the university electronically and will be applied to any outstanding balance before being disbursed to you via check or direct deposit.

You must be enrolled in at least 6 units of graduate level coursework to receive your loan funds.