

2025-2026 UMLAW FEDERAL DIRECT PLUS LOAN REQUEST

UMLaw students who wish to borrow a Federal Direct Graduate PLUS Loan should fill out this form.

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	
2025-2026 LOAN PERIOD AND LOAN AMOUNT REQUESTED	
Indicate ONE loan period: <input type="checkbox"/> Summer 2025 <input type="checkbox"/> Fall 2025 & Spring 2026 <input type="checkbox"/> Fall 2025 <input type="checkbox"/> Spring 2026	Loan amount requested:

- A UMLaw student may borrow up to the total cost of attendance, less any financial aid and resources received. USM promotes responsible borrowing practices and encourages students to borrow only the necessary funds to support education costs.
- An origination fee will be assessed on each Direct Loan disbursement. This mandatory fee is imposed by the U.S. Department of Education to defray processing costs. The U.S. Department of Education adjusts this fee annually on October 1st in accordance with federal budget sequestration formulas.
- If you have imposed a security freeze on your credit file, you must lift or remove the freeze at each credit bureau prior to the processing of your application.
- To ensure financial awareness, PLUS loan applicants with adverse credit who qualify through a successful appeal on extenuating circumstances or by obtaining an endorser must complete PLUS Credit Counseling: studentaid.gov. All Direct PLUS borrowers must also complete separate Loan Entrance Counseling and a Master Promissory Note (MPN). More information can be found at studentaid.gov.
- Additional information: <https://usm.maine.edu/student-financial-services/federal-direct-plus-loans/>

The Borrowers signature on this form serves as consent to the U.S. Department of Education and its authorized agents to obtain a credit report and utilize the information therein to evaluate eligibility for a Federal Direct Graduate PLUS Loan. The Borrower acknowledges that they will receive written notification from the U.S. Department of Education regarding the outcome of the credit check in relation to their loan application.

Borrower Signature: _____ **Date:** _____