

STUDENT ELIGIBILITY REQUIREMENTS TO BE CONSIDERED FOR THIS LOAN:

- Fully admitted as a graduate or professional degree-seeking student
- Must be enrolled at least half-time (5 or more credit hours) when the loan is disbursed
- Not be in default on an educational loan or owe a repayment of a federal grant
- Maintaining Satisfactory Academic Progress

CREDIT INFORMATION:

A graduate student seeking to borrow a Federal Grad PLUS Loan will undergo a credit screening by their lender. Applicants with an adverse credit history may be denied. Graduate students who are denied a Grad PLUS Loan will not be eligible to receive an increase in Federal Unsubsidized Stafford eligibility to offset desired eligibility for this loan. Graduate students are encouraged to do a credit pre-screening with their chosen lender to determine their eligibility status. Many lenders offer this option through their web site.

If you have any questions about your Federal Graduate PLUS loan, it is your responsibility to obtain further information from the ISU Office of Student Financial Aid, your lender, the guaranty agency, or the U.S. Department of Education.