

Financial Aid Office
2400 Ridge Road • Berkeley, CA 94709-1212• (510) Ph: 649-2469
Email: finaid@atu.edu • Web: http://gtu.edu/admissions/financial-aid
2024 Federal Direct Craduate PLUS Rea

in federal Unsubsidized Direct Loan eligibility. Please review the Graduate PLUS Loan Borrowers are Pearsonable for the accumiterest from the time the loan is disbursed. Interest may be paid periodically while in school at least half-time or the interest will accrue and be capitalized at the start of repayment. IMPORTANT: If during the pursuit of any postsecondary degree program you have ever defaulted on a federally insured educational loan, a copy of the loadfault clearance letter is required. Step 1: Complete the Graduate PLUS Loan Application, Master Promissory Note (MPN) and Entrance Counseling for Graduate Professional Students First-time federal student loan borrowers at the GTU must complete online Entrance Counseling AND sign the PLUS Master Promissory Note for Graduate Professional Students First-time federal student loan borrowers at the GTU must complete online Entrance Counseling AND sign the PLUS Master Promissory Note for Graduate Professional Students First-time federal students at sundemial gov; federal loans cannot be processed until all three of these requirements have been met. You will need your US Department of Education Federal Student Aid (FSA) ID, this is the same ID used to electronically sign the FAFSA. NOTE: If the USDF has determined an adverse credit decision, you must also submit profes of completion of online PLUS Credit Counsells. Step 2: Complete and submit the Repayment Estimator to the Financial Aid Office At studential gov, select "Loans and Grants", from the top menu, then select the "Loan Simulator" link, Save as a PDF and email a copy to financial grant and adverse credit federal Student loan history and loan servicer information. Select "My Aid" Total non-federal private education loans Step 3: Current Cumulative/Aggregate Student Loan Debt Your Dashboard on studential gov will display your complete federal student loan history and loan servicer information. Select "My Aid" Total noutstanding federal washidated loans Total outstanding federal washidated loans Step		2023-2024 Fee	deral Dir	ect Graduate PLUS	Request		
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Graduate/Professional Students on the GTU must complete online Entrance Courseling AND sign the PLUS Master Promissory. Note for Graduate/Professional Students at guidentiad soo; federal loans cannot be processed until all three of these requirements have been met. You will need your US Department of Education Federal Student Aid (FSA) ID, this is the same ID used to electronically sign the FAFSA, NOTE; If the USDE has determined an adverse credit decision, you must also submit proof of completion of online PLUS Credit Counseling. Step 2: Complete and submit the Repayment Estimator to the Financial Aid Office At studential gov select "Loans and Grants", from the top menu, then select the "Loan Simulator" link. Save as a PDF and email a copy to finandigate and. Step 3: Current Cumulative/Aggregate Student Loan Debt Your Dashboard on studentiad gov will display your complete federal student loan history and loan servicer information. Select "My Aid" Total non-federal private education loans S Total oustanding federal subsidized loans Total oustanding federal subsidized loans S Total oustanding federal mustabsidized loans S Total oustanding federal mustabsidized loans S Step 4: Complete your Estimated Budget Consider available income and resources that will support your educational expenses and the total costs for the 2023-2024, 9-month and 41%-mont period of and confilment, fall 2023: 1909(62)23 to 1216-2023, or, spring 2024-01/20/2014 to 0519/2024. This budget should be based on the student's education-lenent, fall 2023: 1909(62)23 to 1216-2023, or, spring 2024-01/20/2014 to 0519/2024. This budget should be based on the student's education entitled acquences. Federal Direct Canduate PLUS Loans Federal Direct Unsubsidized Loan S Federal Direct Unsubsidized Loan S Federal Direct Graduate PLUS coans REQUEST Federal Direct Graduate PLUS coans (FUSA) Federal Direct Gr	in federal Unsubsidized D Federal Direct Graduate F loan is disbursed. Interes: IMPORTANT: If during	Direct Loan eligibility. Please PLUS Loans are unsubsidized t may be paid periodically whi the pursuit of any postsecond	review the Gradu and not based on ile in school at le	nate PLUS Loan Borrowing Policy and fol financial need. Borrowers are responsible ast half-time or the interest will accrue and	llow all required state for the accrued in the decrued in the decrued at	teps including this form. nterest from the time the the start of repayment.	
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Step 5: 2023-2024 Federal Direct Loans Federal Direct Graduate PLUS Loan REQUEST			1 1	m		-	
Federal Direct Unsubsidized Loan		Total Expenses	\$	Total Income	\$]	
loans are to be used exclusively for educational purposes for the student only. I have read and understand my rights and responsibilities, enrollment requirements, and Satisfactor Academic Progress requirements as outlined in the GTU Student Handbook. I understand that this is a loan request and that it is my responsibility to repay loans that are awarded to me according to the terms and conditions of my promissory note. I understand that a change in enrollment may result in a reduction or cancellation of the federal Grad PLUS loan and any refund to which I am entitled will first be remitted to the Direct Loan Servicer. I understand that if funds are returned that create a balance on my student account, I will be billed and I must pay the school the outstanding balance before registering for classes or requesting official transcripts. I understand that as a federal student loan recipient am required by law to complete exit counseling prior to enrolling less than half-time, taking a leave of absence, graduating, or withdrawing. I understand that my records will be withheld if I do not complete requisite exit counseling. WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.	Federal Direct (Federal Direct U	Graduate PLUS Loan REQU			\$		
	loans are to be used exclusive Academic Progress requirem to me according to the terms loan and any refund to which will be billed and I must pay am required by law to complewithheld if I do not complete WARNING: Any person who	ely for educational purposes for the ents as outlined in the GTU Studes and conditions of my promissory. I am entitled will first be remitted the school the outstanding balance ete exit counseling prior to enrolling requisite exit counseling.	e student only. I hant Handbook. I unnote. I understand to the Direct Loar to the before registering ng less than half-tirent or misrepresent.	ave read and understand my rights and responsi derstand that this is a loan request and that it is that a change in enrollment may result in a reduct Servicer. I understand that if funds are returned for classes or requesting official transcripts. I understand that if funds are returned for classes or requesting official transcripts. I understand that if funds are returned for classes or requesting official transcripts. I use taking a leave of absence, graduating, or with	bilities, enrollment re my responsibility to ction or cancellation d that create a baland understand that as a f thdrawing. I underst	equirements, and Satisfactor repay loans that are awarded of the federal Grad PLUS see on my student account, I ederal student loan recipient and that my records will be	
				Date:			

The chart on the right lists estimated monthly student loan payments using a standard 10-year repayment term and a fixed 7.08% interest rate. (federal Direct Graduate PLUS loans disbursed after July 1, 2019, have a fixed 7.08% interest rate.)

To calculate the monthly repayment rate, the total cost of the loan and suggested income level for your loan balance, go to http://www.finaid.org/calculators/scripts/loanpayments.cgi and use the online loan calculator.

Student Loan Repayment Chart using a 10 year Repayment Term (calculated using 7.60% interest) Annual Balance at Salary Monthly Total Needed Cost repayment **Payment** Interest \$30,000 \$12,921 \$42,921 \$42,920 \$358 \$50,074 \$35,000 \$50,075 \$417 \$15,074 \$40,000 \$57,228 \$477 \$17,228 \$57,228 \$45,000 \$64,381 \$537 \$19,381 \$64,381 \$50,000 \$71,534 \$596 \$21,535 \$71,535 \$55,000 \$78,688 \$23,688 \$78,688 \$656 \$60,000 \$85,842 \$715 \$25,841 \$85,841 \$65,000 \$92,995 \$775 \$27,995 \$92,995 \$70,000 \$100,148 \$835 \$30,148 \$100,148 \$894 \$32,302 \$107,302 \$75,000 \$107,302 \$954 \$80,000 \$114,455 \$34,456 \$114,456 \$1,013 \$85,000 \$121,609 \$36,609 \$121,609 \$90,000 \$1,073 \$38,762 \$128,762 \$128,762 \$40,916 \$95,000 \$135,916 \$1,133 \$135,916 \$100,000 \$143,069 \$1,192 \$43,069 \$143,069 \$110,000 \$157,376 \$1,311 \$47,376 \$157,376 \$120,000 \$171,683 \$171,683 \$1,431 \$51,683 \$130,000 \$185,990 \$1,550 \$55,990 \$185,990 \$140,000 \$200,297 \$200,297 \$1,669 \$60,297 \$150,000 \$214,604 \$1,788 \$64,604 \$214,604

A leading rule of thumb in the student loan industry is that student loan payments not exceed 10% of your gross monthly income. The table below assumes the following:

Monthly payments do not exceed 10% of your gross monthly income, level monthly payments over the indicated repayment term and a constant interest rate of 7%.

Maximum Affordable Student Loan Debt								
Annual Income	10% of gross monthly income	10 year repayment term	20 year repayment term	30 year repayment term				
\$20,000	\$167	\$14,804	\$22,693	\$26,898				
\$25,000	\$208	\$18,505	\$28,367	\$33,623				
\$30,000	\$250	\$22,206	\$34,040	\$40,347				
\$35,000	\$292	\$25,907	\$39,713	\$47,072				
\$40,000	\$333	\$29,608	\$45,387	\$53,796				
\$45,000	\$375	\$33,309	\$51,060	\$60,521				
\$50,000	\$417	\$37,010	\$56,733	\$67,245				
\$75,000	\$625	\$55,514	\$85,100	\$100,867				
\$100,000	\$833	\$74,019	\$113,467	\$134,490				