

**William D. Ford Federal Direct Loan Program  
Federal Direct PLUS Loan Request for Supplemental Information**

**Warning:** Any person who knowingly makes a false statement or misrepresentation on this form will be subject to penalties which may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

This is a request for supplemental information in connection with your application for a Federal Direct PLUS Loan (Direct PLUS Loan) through the William D. Ford Federal Direct Loan Program. The information that you provide will be sent to the school(s) that you identify in the School and Loan Information section of the request, and will be used by the school(s) to process your application for a Direct PLUS Loan. You should complete this Direct PLUS Loan Request for Supplemental Information only if you are instructed to do so by the school. Some schools may have a different process for obtaining the additional information needed to process your Direct PLUS Loan application.

This Direct PLUS Loan Request for Supplemental Information is used only for the purpose of collecting additional information that will be used by the school(s) you identify to process your application for a Direct PLUS Loan. Before you can receive a Direct PLUS Loan, you must complete a Direct PLUS Loan Application and Master Promissory Note (Direct PLUS Loan MPN). The Direct PLUS Loan MPN explains all of the terms and conditions of Direct PLUS Loans and constitutes your legally binding agreement to repay all Direct PLUS Loans that you receive under the Direct PLUS Loan MPN. If you have not previously completed a Direct PLUS Loan MPN, you may do so on this site after you complete the Direct PLUS Loan Request for Supplemental Information.

**Borrower Information**

**1. Social Security Number**

[POPULATED FROM PIN SITE]

**2. Name**

[POPULATED FROM PIN SITE]

**3. Date of Birth**

[POPULATED FROM PIN SITE]

**4. Citizenship Status**

[REQUIRED ONLY FOR PARENT PLUS APPLICANTS; ALREADY POPULATED IF THERE IS AN EXISTING COD RECORD WITH THIS INFORMATION]

- U.S. Citizen or National  
“U.S. Citizen” includes citizens of the 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam, and the Northern Mariana Islands. “National” includes not only all U.S. citizens, but also citizens of American Samoa and Swain’s Island.

- Permanent Resident/Other Eligible Non-Citizen  
Alien Registration Number: \_\_\_\_\_

“Permanent Resident” means someone who can provide documentation of this status from the U.S. Citizenship and Immigration Services (USCIS). “Other Eligible Non-Citizen” includes individuals who can provide documentation from the USCIS that they are in the United States for a purpose that is not temporary, with the intention of becoming a citizen or permanent resident. This category includes refugees, persons granted asylum, Cuban-Haitian entrants, temporary residents under the Immigration Reform and Control Act of 1986, and others.

- Neither of the above

If you are not a U.S. Citizen or National, or a Permanent Resident/Other Eligible Non-Citizen, you are not eligible to receive a Direct PLUS Loan.

**5. Permanent Address**

[ALREADY POPULATED IF THERE IS AN EXISTING COD RECORD WITH THIS INFORMATION]

Enter your permanent address (number, street, apartment number, or rural route number and box number, then city, state, zip code). A temporary school address is not acceptable.

**6. Is your mailing address different from your permanent address?**

[NOT REQUIRED IF DIFFERENT MAILING ADDRESS (SEE #7) IS ALREADY POPULATED]

- Yes
- No

**7. Mailing Address**

[REQUIRED ONLY IF APPLICANT ANSWERS ‘YES’ TO #6; ALREADY POPULATED IF THERE IS AN EXISTING COD RECORD WITH THIS INFORMATION]

Enter your complete mailing address, including city, state, and zip code.

**8. Area Code/Telephone Number**

[ALREADY POPULATED IF THERE IS AN EXISTING COD RECORD WITH THIS INFORMATION]

Enter the area code and telephone number at which you can most easily be reached. If you do not have a telephone, enter N/A.

**9. E-Mail Address (optional)**

Enter your preferred e-mail address for receiving communications. You are not required to provide this information. If you do, we may use your e-mail address to communicate with you. If you do not have an e-mail address or do not wish to provide one, enter N/A.

**10. Employer Name OR ● I am not employed**

[ALREADY POPULATED IF THERE IS AN EXISTING COD RECORD WITH THIS INFORMATION]

Enter your employer’s name. If you are self-employed, enter the name of your business.

**11. Employer Address**

[ALREADY POPULATED IF THERE IS AN EXISTING COD RECORD WITH THIS INFORMATION]

Enter your employer’s address (street, city, state, zip code). If you are self-employed, enter the address of your business.

**Student Information**

[THE STUDENT INFORMATION SECTION IS PRESENTED ONLY TO BORROWERS WHO IDENTIFY THEMSELVES AS PARENTS WHEN THEY LOG IN TO COMPLETE THE REQUEST FOR SUPPLEMENTAL INFORMATION]

**12. Student's Name** (first name/middle initial/last name/suffix)

[ALREADY POPULATED IF THERE IS AN EXISTING COD RECORD WITH THIS INFORMATION]

**13. Student's Social Security Number**

[ALREADY POPULATED IF THERE IS AN EXISTING COD RECORD WITH THIS INFORMATION]

**14. Student's Date of Birth**

[ALREADY POPULATED IF THERE IS AN EXISTING COD RECORD WITH THIS INFORMATION]

Enter the student's date of birth in mm/dd/yyyy format (for example, for June 16, 1990 enter 06/16/1990.

**15. Student's Permanent Address**

[ALREADY POPULATED IF THERE IS AN EXISTING COD RECORD WITH THIS INFORMATION]

Enter the student's complete permanent mailing address, including city, state, and zip code.

**16. Student's Area Code/Phone Number**

[ALREADY POPULATED IF THERE IS AN EXISTING COD RECORD WITH THIS INFORMATION]

Enter the area code and telephone number at which the student can most easily be reached. If the student does not have a telephone, enter N/A.

**17. Deferment Request**

Do you want to defer repayment of your Direct PLUS Loan while the student on whose behalf you obtained the loan is enrolled at an eligible school on at least a half-time basis?

If you check Yes below, your loan servicer will contact you shortly before your Direct PLUS Loan enters repayment. A Direct PLUS Loan enters repayment on the date the final disbursement of the loan is made. At this time, your loan servicer will:

- (1) Provide you with the complete terms and conditions of the deferment, including the option to request a deferment for an additional 6 months beginning on the date the student ceases to be enrolled on at least a half-time basis; and
- (2) Give you the opportunity to cancel your deferment request and begin making payments on your loan.

Unless you cancel your deferment request, your loan servicer will grant a deferment on your Direct PLUS Loan that will begin on the date your Direct PLUS Loan enters repayment, and will end on the date the student ceases to be enrolled on at least a half-time basis or, if you request the additional deferment period described above, six months after the student ceases to be enrolled on at least a half-time basis.

During the deferment period, you will not be required to make any payments on your Direct PLUS Loan. However, interest will continue to accrue. You will receive interest statements during the deferment period and may pay the accruing interest at any time. Any interest

that you do not pay will be capitalized (added to your loan principal balance) at the end of the deferment period. Capitalization will increase your loan principal amount and the total cost of your loan.

If you check No below, the first payment on your Direct PLUS Loan will be due within 60 days after the date of the last disbursement of the loan. Your loan servicer will notify you of your payment due date and payment amount. If you later change your mind and decide that you wish to defer payments while the student is in school, you may request a deferment at any time while the student remains enrolled on at least a half-time basis.

- Yes
- No

**18. Credit Balance Option**

If there is a credit balance after your Direct PLUS Loan has been applied to the student's school account, to whom do you want the school to pay the credit balance?

Your Direct PLUS Loan will first be applied to the student's school account to pay for tuition and fees, room and board, and other authorized charges. Any loan amount that remains after these charges have been paid is called a credit balance. You may choose to have the school pay the credit balance directly to you or to the student.

- Me
- The Student

**School and Loan Information**

**19. School State** [DROP-DOWN MENU]

**20. School Name** [DROP-DOWN MENU]

**21. Loan Amount Requested**

For each academic year, you may borrow up to – but not more than – the school's cost of attendance, minus the amount of other financial assistance that you receive (if you are a graduate or professional student) or that the student receives (if you are a parent borrower). The school determines the cost of attendance based on federal guidelines. It is important not to borrow more than you can afford to repay, even if you can afford to borrow more.

- I want to borrow the maximum Direct PLUS Loan amount for which I am eligible, as determined by the school.
- I want to borrow the following amount: \$ \_\_\_\_\_ (may not exceed the school's cost of attendance, minus other financial assistance that I or the student receive).

**IMPORTANT NOTICES**

**GRAMM-LEACH-BLILEY ACT NOTICE**

In 1999, Congress enacted the Gramm-Leach-Bliley Act (Public Law 106-102). This Act requires that lenders provide certain information to their customers regarding the collection and use of nonpublic personal information.

We disclose nonpublic personal information to third parties only as necessary to process and service your loan and as permitted by the Privacy Act of 1974. See the Privacy Act Notice below. We do not sell or otherwise make available any information about you to any third parties for marketing purposes.

We protect the security and confidentiality of nonpublic personal information by implementing the following policies and practices. All physical access to the sites where nonpublic personal information is maintained is controlled and monitored by security personnel. Our computer systems offer a high degree of resistance to tampering and circumvention. These systems limit data access to our staff and contract staff on a "need-to-know" basis, and control individual users' ability to access and alter records within the systems. All users of these systems are given a unique user ID with personal identifiers. All interactions by individual users with the systems are recorded.

### **PRIVACY ACT NOTICE**

The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you:

The authority for collecting the requested information from and about you is §451 *et seq.* of the Higher Education Act (HEA) of 1965, as amended (20 U.S.C. 1087a *et seq.*) and the authorities for collecting and using your Social Security Number (SSN) are §§428B(f) and 484(a)(4) of the HEA (20 U.S.C. 1078-2(f) and 1091(a)(4)) and 31 U.S.C. 7701(b). Participating in the William D. Ford Federal Direct Loan (Direct Loan) Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the Direct Loan Program, to permit the servicing of your loan(s), and, if it becomes necessary, to locate you and to collect and report on your loan(s) if your loan(s) become delinquent or in default. We also use your SSN as an account identifier and to permit you to access your account information electronically.

The information in your file may be disclosed, on a case by case basis or under a computer matching program, to third parties as authorized under routine uses in the appropriate systems of records notices. The routine uses of this information include, but are not limited to, its disclosure to federal, state, or local agencies, to private parties such as relatives, present and former employers, business and personal associates, to consumer reporting agencies, to financial and educational institutions, and to guaranty agencies in order to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan, to permit the servicing or collection of your loan(s), to enforce the terms of the loan(s), to investigate possible fraud and to verify compliance with federal student financial aid program regulations, or to locate you if you become delinquent in your loan payments or if you default. To provide default rate calculations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to state agencies. To provide financial aid history information, disclosures may be made to educational institutions. To assist program administrators with tracking refunds and cancellations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal or state agencies. To provide a standardized method for educational institutions to efficiently submit student enrollment status, disclosures may be made to guaranty agencies or to financial and educational institutions. To counsel you in repayment efforts, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal, state, or local agencies.

In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C. Chapter 71. Disclosures may be made to our contractors for the purpose of performing any programmatic function that requires disclosure of records. Before making any such disclosure, we will require the contractor to maintain Privacy Act safeguards. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

**FINANCIAL PRIVACY ACT NOTICE**

Under the Right to Financial Privacy Act of 1978 (12 U.S.C. 3401-3421), ED will have access to financial records in your student loan file maintained in compliance with the administration of the Direct Loan Program.

**PAPERWORK REDUCTION NOTICE**

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. The valid OMB control number for this information collection is 1845-XXXX. The time required to complete this information collection is estimated to average 0.5 hours (30 minutes) per response, including the time to review instructions, search existing data sources, gather and maintain the data needed, and complete and review the information. If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving the form, please write to:

U.S. Department of Education, Washington, DC 20202-4700.

If you have any comments or concerns regarding the status of *your individual submission* of this form, write directly to:

U.S. Department of Education  
Common Origination and Disbursement School Relations Center  
Attn: Applicant Services  
PO Box 9002  
Niagara Falls, NY 14302

**CREDIT CHECK**

**22. Credit Check Authorization**

- For the loan or loans that I am requesting by completing this application, I authorize the U.S. Department of Education to check my credit history for the purpose of determining my eligibility for the loan(s), and to report information about my loan eligibility to persons and organizations permitted by law to receive that information.

Your Direct PLUS Loan Application cannot be processed unless you authorize the U.S. Department of Education to check your credit history. One of the eligibility requirements for receiving a Direct PLUS Loan is that you must not have an adverse credit history, unless

you meet certain other requirements. The results of your credit check will be sent to the school(s) that you have selected.

**23. Adverse Credit Determination**

[THIS ITEM APPEARS ONLY IF CREDIT CHECK RESULTS IN ADVERSE CREDIT DETERMINATION]

We are sorry to inform you that based on the results of your credit check, we are unable to approve your application for a Direct PLUS Loan. [APPLICANT MAY CLICK HYPERLINK TO VIEW RESULTS OF CREDIT CHECK] However, you may still receive a Direct PLUS Loan if you obtain an endorser, or if you document to the satisfaction of the U.S. Department of Education that there are extenuating circumstances related to your adverse credit history.

Indicate how you want to proceed by checking the appropriate box below. Your response will be reported to the school(s) that you listed.

- I want to obtain an endorser.

An endorser is someone who agrees to repay your Direct PLUS Loan if you do not repay the loan. If you are a parent borrower, the endorser may not be the student on whose behalf you are If you are determined to have an adverse credit history

- I want to provide documentation of extenuating circumstances.
- I do not want to pursue a Direct PLUS Loan at this time.
- Undecided.

- **Submit Direct PLUS Loan Application** [DATE OF SUBMISSION IS RECORDED IN SYSTEM]

[FOLLOWING TEXT APPEARS AFTER APPLICANT CLICKS ON 'SUBMIT']

- By checking this box, I certify that **(1)** the information I have provided on this Direct PLUS Loan Application is true, complete, and correct to the best of my knowledge and belief and is made in good faith, and **(2)** I have read and understood the entire Direct PLUS Loan Application, including the Important Notices.