

Justification of Data Elements
Federal Direct PLUS Loan Request for Supplemental Information

<u>Data Element</u>	<u>Justification</u>
Borrower Information Section	
1. Social Security Number	Used for record identification; will be automatically populated from the Federal Student Aid PIN site.
2. Name	Used for record identification; will be automatically populated from the Federal Student Aid PIN site.
3. Date of Birth	Used for record identification; will be automatically populated from the Federal Student Aid PIN site.
4. Citizenship Status [to be completed only by parent Direct PLUS Loan borrowers]	Used to determine eligibility for a Direct PLUS Loan; will be automatically populated if there is an existing Direct PLUS Loan MPN or other record in the Common Origination and Disbursement (COD) System that contains this information.
5. Default Certification	Used to determine parent eligibility for a Direct PLUS Loan. Collected elsewhere for students.
5. Permanent Address	Used for sending correspondence to borrower; will be automatically populated if there is an existing Direct PLUS Loan MPN or other record in the COD System that contains this information.
6., 7. Mailing Address (if different from permanent address)	Used for sending correspondence to borrower; will be automatically populated if there is an existing Direct PLUS Loan MPN or other record in the COD System that contains this information.
8. Area Code/Telephone Number	Used to contact the borrower in connection with the Direct PLUS Loan request; will be automatically populated if there is an existing Direct PLUS Loan MPN or other record in the COD System that contains this information.
9. E-mail Address (optional)	Used to contact the borrower in connection with the Direct PLUS Loan request; will be automatically populated if there is an existing Direct PLUS Loan MPN or other record in the COD System that contains this information.
10., 11. Employer Name and Address	Used to contact borrower in connection with Direct PLUS Loan request if borrower cannot be reached by other means; will be automatically populated if there is an existing Direct PLUS Loan MPN or other record in the COD System that contains this information.
12. Authorization for School to Use Loan Funds to Satisfy Other Charges	Simplifies procedures by allowing a parent Direct PLUS Loan borrower to inform the school how he or she wants the loan money to be used at the time of the borrower's request for a loan instead of having to inform the school at a later date through a separate process.
Student Information Section [to be completed only by parent Direct PLUS Loan borrowers]	
13. Student's Name	Used for record identification; will be automatically

	populated if there is an existing Direct PLUS Loan MPN or other record in the COD System that contains this information.
14. Student's Social Security Number	Used for record identification; will be automatically populated if there is an existing Direct PLUS Loan MPN or other record in the COD System that contains this information.
15. Student's Date of Birth	Used for record identification; will be automatically populated if there is an existing Direct PLUS Loan MPN or other record in the COD System that contains this information.
16. Student's Permanent Address	Used to contact the student in connection with the Direct PLUS Loan request; will be automatically populated if there is an existing Direct PLUS Loan MPN or other record in the COD System that contains this information.
17. Student's Area Code/Telephone Number	Used to contact the student in connection with the Direct PLUS Loan request; will be automatically populated if there is an existing Direct PLUS Loan MPN or other record in the COD System that contains this information.
18. Request for Deferment While Student is in School	Simplifies deferment procedures by allowing a parent Direct PLUS Loan borrower to request a deferment while the student is in school at the time of the borrower's request for a loan instead of having to make a separate deferment request at a later date.
19. Request for 6-Month Post-Enrollment Deferment	Simplifies deferment procedures by allowing a parent Direct PLUS Loan borrower to request a 6 month post enrollment deferment at the time of the borrower's request for a loan instead of having to make a separate deferment request at a later date.
20. Credit Balance Option	Simplifies procedures by allowing a parent Direct PLUS Loan borrower to inform the school how he or she wants a credit balance to be handled at the time of the borrower's request for a loan instead of having to inform the school at a later date through a separate process.

School and Loan Information Section

21. School State	Used to bring up list of Direct Loan schools in a particular state.
22. School Name	Used to determine which school(s) will receive the information collected by the Direct PLUS Loan Request for Supplemental Information.
23. Specify a reason for submitting this Direct PLUS Loan Request: <ul style="list-style-type: none"> • New (I am submitting a new Direct PLUS Loan Request) • Change (I am requesting a change to the loan amount specified in a previously submitted PLUS Loan Request.) 	Simplifies procedures by allowing borrowers to change the amount previously requested and clarifies the intent of the borrower when multiple requests are submitted.
24. Loan Amount Requested	Used to determine the Direct PLUS Loan amount the

	borrower wishes to receive (required for Direct PLUS Loan origination records).
25. Specify the loan period for which you are requesting a Direct PLUS Loan	Used to determine the period of enrollment for which the Direct PLUS Loan is requested.
Credit Check Section	
26. Credit Check Authorization	Collects borrower’s authorization for a credit check to be performed. Under §428B(a)(1)(A) of the HEA, one of the eligibility requirements to receive a Direct PLUS Loan is that a parent or a graduate or professional student borrower must not have an adverse credit history, as determined by regulations issued by ED. To make this determination, a credit check must be conducted. The Direct Loan Program regulations allow a parent or a graduate or professional student who has an adverse credit history to receive a Direct PLUS Loan if the individual obtains an endorser who does not have an adverse credit history, or documents to the satisfaction of ED that extenuating circumstances exist.
27. Adverse Credit Determination	For borrowers who are determined to have an adverse credit history, collects information on how the borrower wants to proceed (obtain an endorser, submit documentation of extenuating circumstances, or decline to pursue a PLUS loan). This information will be assist schools in determining whether to award additional Direct Unsubsidized Loan funds to the student on whose behalf the parent is borrowing because the parent cannot obtain a Direct PLUS Loan, or wait for the parent to continue to pursue the Direct PLUS Loan by obtaining an endorser or submitting documentation of extenuating circumstances.