

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 (Direct Loan) Program. You should complete this Direct PLUS Loan Request for Supplemental Information (Direct PLUS Loan Request) only if instructed to do so by the school you are attending or (if you are a parent) the school your child is attending. Some schools may have a different process for obtaining the additional information needed to process your Direct PLUS Loan application.

The information that you provide will be sent to the school that you select. The school you select will use the information collected to process your application for a Direct PLUS Loan.

Before you can receive a Direct PLUS Loan, you must complete a Direct PLUS Loan Master Promissory Note (Direct PLUS Loan MPN), which 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 will have an opportunity to do so after you complete the Direct PLUS Loan Request.

In addition to collecting information needed by the school to process your application for a Direct PLUS Loan, the Direct PLUS Loan Request allows you to authorize the school to use your loan funds to satisfy other educationally related charges after tuition and fees, and room and board have been paid. You are not required to provide this authorization.

If you are a parent borrower, the Direct PLUS Loan Request also allows you to:

- Indicate whether you want the school to pay any credit balance directly to you or to the student
- Request a deferment while the student is in school at least half-time
- Request an additional deferment for 6 months after the student ceases to be enrolled at least half-time

View What You Need

Some schools may have a different process for obtaining the additional information needed to process your Direct PLUS Loan application. You may verify that your school participates in the Direct PLUS Loan Request process after you select a borrower type below or by contacting the school's financial aid office.

Your school will tell you what loans, if any, you are eligible to receive. If you have questions regarding your loan eligibility, the next steps in the processing of your loan, when the loan will

be disbursed (paid out), or no longer wish to receive the loan, contact your school's financial aid office.

1. Select borrower type:

Graduate/Professional Student Borrower

(mouse over text: Direct PLUS Loans for eligible graduate/professional students. Students must be signed in with their own Federal Student Aid PIN.)

Parent Borrower (mouse over text: Direct PLUS Loans for eligible parents of eligible dependent undergraduate students. Parents must be signed in with their own Federal Student Aid PIN.)

AFTER SELECTING BORROWER TYPE THE FOLLOWING IS PRESENTED.

2. Select Award Year

THE USER SELECTS THE YEAR FROM A DROP DOWN MENU.

Student Information

[THE STUDENT INFORMATION SECTION IS PRESENTED ONLY TO APPLICANTS WHO IDENTIFY THEMSELVES AS PARENTS WHEN THEY LOG IN TO COMPLETE THE DIRECT PLUS LOAN REQUEST]

If you have previously completed information for the student: (Box “Select Student”)

[IF THE PARENT HAS PREVIOUSLY COMPLETED AN MPN OR DIRECT PLUS LOAN REQUEST FOR A STUDENT, A DROP DOWN BOX APPEARS FOR THE PARENT TO SELECT THE STUDENT’S NAME. THE SYSTEM PREPOPULATES THE STUDENT DATA BASED ON THE SELECTION OR A NEW STUDENT CAN BE ADDED BY MANUALLY ENTERING DATA.]

3. Student’s Name (first name/middle initial/last name/suffix)

[ALREADY POPULATED IF STUDENT IS SELECTED FROM THE DROPODOWN ABOVE]

More Information [LINK]

[IF THE ‘MORE INFORMATION’ HYPERLINK IS SELECTED THE FOLLOWING APPEARS:]

If your last name is followed by a suffix indicating that you are the second or subsequent person in your family with the same name, use Roman numerals. Example: Write “Smith III” instead of “Smith 3rd”.

If you have only one name, enter it in the Last Name box.

4. Student’s Social Security Number

[ALREADY POPULATED IF STUDENT IS SELECTED FROM THE DROPODOWN ABOVE]

5. Student’s Date of Birth

[ALREADY POPULATED IF STUDENT IS SELECTED FROM THE DROPODOWN ABOVE]

6. Student’s Permanent Address

[ALREADY POPULATED IF STUDENT IS SELECTED FROM THE DROPODOWN ABOVE]

Address (line 1):

Address (line 2):

City:

State:

Zip Code:

Country:

7. Student's Area Code/Phone Number

[ALREADY POPULATED IF STUDENT IS SELECTED FROM THE DROPODOWN ABOVE]

8. Request for Deferment While Student is in School

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 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 servicer will:

- (1) Provide you with the complete terms and conditions of the deferment; 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 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 below, 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 select 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 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

9. Request for 6-Month Post-Enrollment Deferment

Do you want to defer repayment of your Direct PLUS Loan for an additional 6 months beginning on the date the student ceases to be enrolled on at least a half-time basis?

If you check Yes below, your 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 servicer will:

- (1) Provide you with the complete terms and conditions of the deferment; 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 servicer will grant a deferment on your Direct PLUS Loan that will begin on the date the student ceases to be enrolled on at least a half-time basis and will end six months after that date.

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 also requested a deferment while the student is enrolled in school on at least a half-time basis, unpaid interest that accrues during both deferment periods will be capitalized only once, at the end of the additional 6-month deferment period.

If you check No below and you requested a deferment while the student is enrolled on at least a half-time basis, the first payment on your Direct PLUS Loan will be due within 60 days after the date the student ceases to be enrolled on at least a half time basis. Your 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 for an additional six months after the student ceases to be enrolled on at least a half-time basis, you may request a deferment at any time while the student remains enrolled on at least a half-time basis.

- Yes
- No

Authorization for School to Use Loan Funds to Satisfy Other Charges

10. Your Direct PLUS Loan will be applied to your or (if you are a parent borrower) the student's school account to pay for tuition and fees, and room and board. By checking the box below, you may authorize the school to use your Direct PLUS Loan to satisfy other educationally related charges that you or (if you are a parent borrower) the student incurred at the school. Examples of other charges that may be paid with your authorization include, but are not limited to, library fines, campus parking tickets, lab fees, and charges for minor damage to school property.

You are not required to provide this authorization. If you provide this authorization, you may revoke or modify the authorization at any time by contacting the school.

- I authorize the school to use my Direct PLUS Loan to pay for other educationally related charges that I or (if I am a parent borrower) the student incur at the school, as described above.

11. Credit Balance Option

Your Direct PLUS Loan will first be applied to the student's school account to pay for tuition and fees, room and board, and, if you provide authorization, other educationally related 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.

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?

- Me
- The Student

School and Loan Information

12. Select the school at which you are requesting a Direct PLUS Loan.

o U.S. Schools / U.S. Territory Schools

[U.S. SCHOOLS IS THE DEFAULT AND THE FOLLOWING DISPLAYS.]

School State [DROP-DOWN MENU LISTING STATES AND TERRITORIES]

School Name [DROP-DOWN MENU LISTING DOMESTIC SCHOOLS]

o Non-U.S. Schools

[IF Non-U.S. Schools IS SELECTED THE FOLLOWING DISPLAYS AND
THE SCHOOL STATE AND SCHOOL NAME ABOVE NO LONGER DISPLAY.]

School Name [DROP-DOWN MENU LISTING FOREIGN SCHOOLS]

[IF A SCHOOL THAT IS NOT PARTICIPATING IN THE DIRECT PLUS LOAN REQUEST PROCESS IS
SELECTED, THE FOLLOWING MESSAGE DISPLAYS:]

Your school has chosen to not use this Direct PLUS Loan Request process to collect the information needed to process your application for a Direct PLUS Loan. Contact your school's financial aid office for guidance.

13. Specify a reason for submitting this Direct PLUS Loan Request:

[ONLY APPEARS IF THE PERSON HAS PREVIOUSLY SUBMITTED A DIRECT PLUS LOAN REQUEST
FOR THE SAME SCHOOL, SAME STUDENT, AND SAME AWARD YEAR.]

- 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.)

[IF 'CHANGE' IS SELECTED, A DROPODOWN BOX APPEARS DISPLAYING THE BORROWER'S
PREVIOUS PLUS LOAN REQUEST REFERENCE NUMBERS:]

Please select the PLUS Loan Request you want to modify:

Previous Loan Reference Number: _____ More Information

More Information [LINK]

[IF BORROWER SELECTS 'MORE INFORMATION' LINK, THE FOLLOWING TEXT IS PRESENTED:]

The loan reference number(s) that displays is for your previous PLUS Loan Request(s). Your loan reference number(s) was also sent to you by e-mail when you submitted your original Direct PLUS Loan Request if you opted to receive your correspondence electronically. You can also obtain your Loan Reference Number and review your previous PLUS Loan Request(s) by choosing "Completed Loan Requests" on the left navigation bar.

14. 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 are eligible to borrow more.

- I want to borrow the maximum Direct PLUS Loan amount for which I am eligible, as determined by the school.

[IF THE BORROWER SELECTS "I WOULD LIKE TO SPECIFY A LOAN AMOUNT IN CONJUNCTION WITH A NEW PLUS LOAN REQUEST, THE FIELD WILL DISPLAY AS:]

- I would like to specify a loan amount: \$ _____ (may not exceed the school's cost of attendance, minus other financial assistance that I or the student receive(s)).

["I WOULD LIKE TO SPECIFY A LOAN AMOUNT" IS THE DEFAULT SELECTION. IF THE BORROWER SELECTS "I WOULD LIKE TO SPECIFY A LOAN AMOUNT" IN CONJUNCTION WITH A REQUEST FOR A CHANGE TO A PREVIOUSLY SUBMITTED PLUS LOAN REQUEST, THE FIELD WILL DISPLAY AS:]

- I would like to specify a new total loan amount

Total Loan Amount Requested: \$ _____ (may not exceed the school's cost of attendance, minus other financial assistance that I or the student receive).

- I do not know the amount I want to borrow. I will contact the school.

15. Loan Period

Specify the loan period for which you are requesting a Direct PLUS Loan:

More Information [LINK]

[IF THE 'MORE INFORMATION' HYPERLINK IS SELECTED THE FOLLOWING APPEARS:]

The loan periods displayed are those that your school most commonly uses. If you do not see a loan period that coincides with the period for which you are requesting a Direct PLUS Loan, you may choose "Other" if your school has opted to participate in that option. If you choose "Other," you will be asked to enter the beginning and ending dates (month and year) of your requested loan period. If you do not know the loan period for which you want to borrow please contact your school's financial aid office.

Loan Period Requested [DROPDOWN MENU WITH SCHOOL-SPECIFIED LOAN PERIOD DATES AND OPTION TO CHOOSE 'OTHER.'; OR SCHOOLS CAN CHOOSE TO HAVE SPRING, SUMMER, FALL, WINTER DISPLAY FOR LOAN PERIOD INSTEAD OF DATES]

[IF 'OTHER' IS SELECTED FROM THE DROPDOWN MENU OR THE SCHOOL HAS NOT SPECIFIED LOAN PERIOD DATES, THE FOLLOWING APPEARS:]

Requested Loan Period Start Date

Month [DROPDOWN MENU] Year: [DROPDOWN MENU]

Requested Loan Period End Date

Month [DROPDOWN MENU] Year [DROPDOWN MENU]

Borrower Information

16. Social Security Number

[POPULATED FROM PIN SITE AND CANNOT BE CHANGED]

17. Name

[POPULATED FROM PIN SITE AND CANNOT BE CHANGED]

18. Date of Birth

[POPULATED FROM PIN SITE AND CANNOT BE CHANGED]

19. Citizenship Status

[APPEARS ONLY IF A BORROWER SELECTS "PARENT BORROWER" BEFORE BEGINNING THE DIRECT PLUS LOAN REQUEST PROCESS; ALREADY POPULATED IF THERE IS AN EXISTING RECORD WITH THIS INFORMATION]

More Information ([LINK](#))

If more information is selected the following displays:

Select the option that corresponds to your citizenship status. If you choose Permanent Resident/Other Eligible Non-Citizen, enter your Alien Registration Number.

1. "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.

2. "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.

NOTE: If your citizenship status is not one of the categories described above, you are not eligible to receive a Direct PLUS Loan.

- U.S. Citizen or National
- Permanent Resident/Other Eligible Non-Citizen

Alien Registration Number: _____

- Neither of the above

20. Default Certification

[APPEARS ONLY IF THE BORROWER SELECTS "PARENT PLUS" BEFORE BEGINNING THE DIRECT PLUS LOAN REQUEST PROCESS]

If you are in default on any loan received under the Direct Loan Program, the Federal Family Education Loan (FFEL) Program, or the Federal Perkins Loan (Perkins Loan) Program (including National Direct Student Loans), you are not eligible to receive a Direct PLUS Loan unless you have made satisfactory repayment arrangements with the loan holder to repay the amount owed. Check the box below to certify that you meet this requirement.

- I am not in default on a loan received under the Direct Loan Program, the FFEL Program, or the Perkins Loan Program (including National Direct Student Loans), or if I am in default, I have made satisfactory arrangements with the loan holder to repay the amount owed.

[IF APPLICANT DOES NOT CHECK THE DEFAULT CERTIFICATION BOX, THE FOLLOWING MESSAGE APPEARS AND THE APPLICANT IS NOT ALLOWED TO PROCEED:]

"To continue with the Direct PLUS Loan Request process, you must certify that you are not in default on a loan made under the Direct Loan Program, the FFEL Program, or the Perkins Loan Program, or if you are in default, that you have made satisfactory arrangements with the loan holder to repay the amount owed. If you do not meet this requirement, you are not eligible to receive a Direct PLUS Loan. Contact your school's financial aid office for information on other financial aid options that may be available to you."

21. Permanent Address

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

Address (line 1):

Address (line 2):

City:

State:

Zip Code:

Country:

[IF THE PERMANENT ADDRESS IS A U.S. ADDRESS THE FOLLOWING QUESTION IS PRESENTED]

22. Is your mailing address different from your permanent address?

- Yes
- No

More Information (Link)

[IF BORROWER SELECTS 'MORE INFORMATION' LINK, THE FOLLOWING TEXT IS PRESENTED:]

Permanent Address

Enter your permanent address (number, street, apartment number, or rural route number and box number, then city, state, zip code, and country).

If your mailing address is a post office box or a general delivery, you must list both your street address.

If you do not have a permanent street address or rural route number and box number, provide the physical location of your residence.

A temporary school address is not acceptable.

23. Mailing Address More Information

[APPEARS ONLY IF APPLICANT ANSWERS 'YES' TO #22; ALREADY POPULATED IF THERE IS AN EXISTING COD RECORD WITH THIS INFORMATION]

Address (line 1):

Address (line 2):

City:

State:

Zip Code:

Country:

Mailing Address - More Information

If your mailing address is a post office box or a general delivery, you must list both your street address and your mailing address.

[IF THE PERMANENT ADDRESS IS A FOREIGN ADDRESS THE FOLLOWING QUESTION IS PRESENED]

24. The permanent address you provided is outside the United States (U.S.). Do you have a U.S. Address? Yes No (no default)

Alternate US Address More Information

[APPEARS ONLY IF APPLICANT ANSWERS 'YES' TO #24; ALREADY POPULATED IF THERE IS AN EXISTING COD RECORD WITH THIS INFORMATION]

Address (line 1):

Address (line 2):

City:

State:

Zip Code:

Country:

Alternate U.S. Address - More Information

The permanent address you entered is outside the United States.

- If you have a U.S. address you can provide, select "Yes."
- If you don't have a U.S. address you can provide, select "No."

If you are attending school in the U.S., provide the U.S. address you are using while attending school.

24. 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.

25. E-Mail Address More Information (LINK)

[IF BORROWER SELECTS 'MORE INFORMATION' LINK, THE FOLLOWING TEXT IS PRESENTED:]

Enter your preferred e-mail address for receiving communications from StudentLoans.gov. You are not required to provide this information. If you do, we may use your e-mail address to communicate with you.

If you have chosen to receive correspondence electronically under "My Preferences", any update to the e-mail address will change the e-mail address on file and future correspondence will be sent to the updated e-mail address.

Confirm E-Mail Address

Employer Information More Information (LINK)

[IF BORROWER SELECTS 'MORE INFORMATION' LINK, THE FOLLOWING TEXT IS PRESENTED:]

Employer Information

- Enter your employer's name and address (street, city, state, zip code, and country).
- If you are self-employed, enter the name and address (street, city, state, zip code, and country) of your business.
- If you are unemployed, check the box next to "I am not employed."

26. Employer Name OR • I am not employed

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

27. Employer Address

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

[AFTER THE APPLICANT CLICKS CONTINUE, THE INFORMATION PROVIDED IS DISPLAYED AND THE FOLLOWING TEXT DISPLAYS. THE APPLICANT IS GIVEN THE OPPORTUNITY TO CORRECT ANY DATA THAT IS INCORRECT BEFORE CONTINUING.]

Review all information provided and verify that it is correct.

28. Certifications

You must review the IMPORTANT NOTICES before you can continue.

[Click here to review.](#)

You must read and agree to the statements below by clicking on the boxes.

- I certify that (1) the information I have provided on this Direct PLUS Loan Request for Supplemental Information 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 Request for Supplemental Information, including the Important Notices.
- For the loan that I am requesting by completing this Direct PLUS Loan Request for Supplemental Information, 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 Request for Supplemental Information 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 that you have selected.

[ONCE THE CERTIFICATIONS HAVE BEEN CLICKED ON, THE USER PROCEEDS BY CLICKING ON CONTINUE AND THE CREDIT CHECK IS COMPLETED.]

[WHEN THE APPLICANT CLICKS ON "Click here to review." LINK THE FOLLOWING DISPLAYS]

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.

PRA Burden Statement

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 1845-0103. Public reporting burden for this collection of information is estimated to average 30 minutes (0.5 hours) per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The obligation to respond to this collection is voluntary. 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

[IF THERE IS NO ADVERSE CREDIT HISTORY, THE USER IS DONE. IF THE CREDIT CHECK INDICATES THE APPLICANT HAS AN ADVERSE CREDIT HISTORY, THE FOLLOWING DISPLAYS]

28. Adverse Credit Determination

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

Based on the results of your credit check, we are unable to approve your request for a Direct PLUS Loan. 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.

Under federal law, you're entitled to a free credit report if a company takes adverse action against you, such as denying your application for credit, insurance, or employment, and you ask for your report within 60 days of receiving notice of the action. The notice will give you the name, address, and phone number of the credit reporting company. Otherwise, a credit reporting company may charge you up to \$11.00 for another copy of your report within a 12-month period.

To obtain a copy of your credit report, contact:

- Equifax: 1-800-685-1111; equifax.com
- Experian: 1-888-397-3742; experian.com
- TransUnion: 1-800-916-8800; transunion.com

View Credit Check Details [APPLICANT MAY CLICK HYPERLINK TO VIEW RESULTS OF CREDIT CHECK]

Indicate how you want to proceed by checking the appropriate box below and click "Submit". Your response will be reported to the school that you selected on the Direct PLUS Loan Request.

How would you like to proceed?

- I want to obtain an endorser. [More Information](#)

[IF BORROWER SELECTS 'MORE INFORMATION' LINK, THE FOLLOWING TEXT IS PRESENTED:]

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 requesting a Direct PLUS Loan.

If you choose to obtain an endorser, he or she may complete the Endorser Addendum electronically on this site, or you may print the endorser addendum and provide it to the endorser.

If your endorser chooses to complete the Endorser Addendum electronically, he or she will need:

- A Federal Student Aid PIN

Endorsers must be signed in with their own Federal Student Aid PIN. If they do not have a Federal Student Aid PIN they can visit the PIN site, at www.pin.ed.gov.

- Endorser Code or Award ID and Borrower's Last Name

You must provide your endorser with the endorser code or the award identification number and your last name.

The endorser code will be provided to you in an email. The endorser code is also available on the StudentLoans.gov Web site. To access, select "Direct PLUS Loan Requests" located on the left navigation bar under "My Loan Documents."

If your endorser prefers to complete a paper Direct PLUS Loan Endorser Addendum, you may print the Endorser Addendum by selecting "Print Endorser Addendum" under "PLUS Loan Process" on left navigation bar.

Mail the paper Direct PLUS Loan Endorser Addendum to the following address:

US Department of Education

P.O. Box 5692

Montgomery, AL 36103-5692

Or

Overnight the paper Direct PLUS Loan Endorser Addendum to the following address:

US Department of Education

100 Capitol Commerce Blvd., Suite 160

Montgomery, AL 36117

- I want to provide documentation of extenuating circumstances. More Information
[IF BORROWER SELECTS 'MORE INFORMATION' LINK, THE FOLLOWING TEXT IS PRESENTED:]

Document Extenuating Circumstances - More Information

If you have received an adverse credit decision, you may still be eligible to receive a Direct PLUS Loan. In order to become eligible, you may take one of the following actions:

1. Obtain an endorser.
 - An endorser is someone who does not have an adverse credit history and agrees to repay the loan if you do not repay it.
 - If you are a parent borrower, the endorser may not be the student on whose behalf you are requesting the Direct PLUS Loan.
- Document to the satisfaction of the U.S. Department of Education that:

- o The information causing the adverse credit decision is incorrect or has been corrected.
- o OR
- o There are extenuating circumstances relating to the adverse credit history. **(Note: Endorsers aren't eligible for this option.)** The Secretary is able to use discretion and, based on your circumstances, consider whether extenuating circumstances allow you to qualify for a loan.
 - The chart below provides a non-exhaustive list of examples of extenuating circumstances.
 - If you believe that your situation fits within these examples, or presents a situation that otherwise qualifies for extenuating circumstances, review the information in the Proof of Extenuating Circumstances column to determine if your circumstances could qualify you for review.
 - Review does not guarantee approval.
 - Previous approval based on extenuating circumstances does not guarantee further approvals.
 - Additional documentation may be required beyond the basic requirements listed below.
 - Loss of a job, poor economy, etc. alone are generally not considered extenuating circumstances.

	Adverse Credit Reason	Description	Proof of Extenuating Circumstances
1	Charged Off Account	<p>Any account (open or closed) listed as an unpaid charge off/write off with a balance greater than zero in the past 5 years preceding the date of the credit report.</p>	<ul style="list-style-type: none"> • Borrower is authorized user on the account. • Account has been paid in full. • Satisfactory repayment arrangement has been established and six months of voluntary, consecutive, on-time, full monthly payments have been made. <p>Example of documentation for the above:</p> <p>Documentation on creditor company letterhead documenting one of the above.</p> <hr/> <ul style="list-style-type: none"> • Account/debt included in a Chapter 13 Bankruptcy. <p>Required documentation:</p> <ul style="list-style-type: none"> o Final Order from the bankruptcy court indicating the account in question is included in the bankruptcy. <hr/> <ul style="list-style-type: none"> • Debt Consolidation. <p>Required documentation:</p> <ul style="list-style-type: none"> o A letter from the debt consolidation company on the company's letterhead

	Adverse Credit Reason	Description	Proof of Extenuating Circumstances
			<p>showing all accounts included in the debt consolidation.</p> <p>AND</p> <ul style="list-style-type: none"> o Proof of six months of voluntary, consecutive, on-time, full monthly payments have been made. <p>• Divorce.</p> <p>Required documentation:</p> <ul style="list-style-type: none"> o Final Divorce Decree showing that the borrower is not responsible for repayment of the debt in question.
2	Collection Account	<p>Any account (open or closed) listed as an unpaid collection with a balance greater than zero in the past 5 years preceding the date of the credit report.</p> <p>By definition, accounts in collection are more than 90 days past due.</p>	<ul style="list-style-type: none"> • Borrower is authorized user on the account. • Account has been paid in full. • Satisfactory repayment arrangement has been established and six months of voluntary, consecutive, on-time, full monthly payments have been made. <p>Example of documentation for the above:</p> <ul style="list-style-type: none"> o Documentation on creditor company letterhead documenting one of the above. <p>• Account/debt included in a Chapter 13 Bankruptcy.</p> <p>Required documentation:</p> <ul style="list-style-type: none"> o Final Order from the bankruptcy court indicating the account in question is included in the bankruptcy. <p>• Debt Consolidation.</p> <p>Required documentation:</p> <ul style="list-style-type: none"> o A letter from the debt consolidation company on the company's letterhead showing all accounts included in the debt consolidation.

	Adverse Credit Reason	Description	Proof of Extenuating Circumstances
			<p>AND</p> <ul style="list-style-type: none"> o Proof of six months of voluntary, consecutive, on-time, full monthly payments have been made. <ul style="list-style-type: none"> • Divorce. <p>Required documentation:</p> <ul style="list-style-type: none"> o Final Divorce Decree showing that the borrower is not responsible for repayment of the debt in question.
3	90 or More Days Delinquent on any Debt	Any account (open or closed) that is currently 90 or more days past due	<ul style="list-style-type: none"> • Borrower is authorized user on the account. • Account has been paid in full. • Satisfactory repayment arrangement has been established and six months of voluntary, consecutive, on-time, full monthly payments have been made. <p>Example of documentation for above:</p> <ul style="list-style-type: none"> o Documentation on creditor company letterhead documenting one of the above. <ul style="list-style-type: none"> • Account/debt included in a Chapter 13 Bankruptcy. <p>Required documentation:</p> <ul style="list-style-type: none"> o Final Order from the bankruptcy court indicating the account in question is included in the bankruptcy. <ul style="list-style-type: none"> • Debt Consolidation. <p>Required documentation:</p> <ul style="list-style-type: none"> o A letter from the debt consolidation company on the company's letterhead showing all accounts included in the debt consolidation. <p>AND</p> <ul style="list-style-type: none"> o Proof of six months of voluntary,

	Adverse Credit Reason	Description	Proof of Extenuating Circumstances
			<p>consecutive, on-time, full monthly payments have been made.</p> <ul style="list-style-type: none"> • Divorce. <p>Required documentation:</p> <ul style="list-style-type: none"> o Final Divorce Decree showing that the borrower is not responsible for repayment of the debt in question. <ul style="list-style-type: none"> • Federal student loan has been consolidated. <p>Required documentation:</p> <ul style="list-style-type: none"> o Proof of consolidation: <ul style="list-style-type: none"> ▪ Letter from current lender showing loan in question was consolidated and the consolidation loan is not delinquent. ▪ Letter from prior lender showing loan was bought through a consolidation and the consolidation loan is not delinquent. <ul style="list-style-type: none"> • Federal loan is no longer in default. <p>Required documentation:</p> <ul style="list-style-type: none"> o Documentation on loan holder/servicer letterhead verifying that borrower has either made satisfactory repayment arrangements on the loan or has rehabilitated the loan.
4	Wage Garnishment	Borrower's wages have been garnished in the past 5 years preceding the date of the credit report.	<ul style="list-style-type: none"> • Garnishment has been released. <p>Required documentation:</p> <ul style="list-style-type: none"> o Documentation on official letterhead showing the garnishment was released or paid in full.
5	Repossession/Voluntary Surrender	Borrower has had a repossession or a voluntary surrender within the past 5 years preceding the	<ul style="list-style-type: none"> • Account has been paid in full. • Satisfactory repayment arrangement has been established and six months of voluntary, consecutive, on-time, full monthly payments

	Adverse Credit Reason	Description	Proof of Extenuating Circumstances
		<p>date of the credit report.</p>	<p>have been made.</p> <p>Example of documentation for the above:</p> <ul style="list-style-type: none"> o Documentation on creditor company letterhead documenting one of the above. <hr/> <ul style="list-style-type: none"> • Divorce. <p>Required documentation:</p> <ul style="list-style-type: none"> o Final Divorce Decree showing that the borrower is not responsible for repayment of the debt in question. <hr/> <ul style="list-style-type: none"> • Car loan has been reinstated. <p>Required documentation:</p> <ul style="list-style-type: none"> o Documentation on creditor letterhead showing borrower is still responsible for paying the loan. <p>AND</p> <ul style="list-style-type: none"> o Six months of voluntary, consecutive, on-time, full monthly payments have been made.
6	Defaulted Loan that is Claim Paid	<p>Any Title IV debt that is currently in default.</p>	<ul style="list-style-type: none"> • Federal student loan has been consolidated. <p>Required documentation:</p> <ul style="list-style-type: none"> o Letter from current lender showing loan in question was consolidated. o Letter from prior lender showing loan was bought through a consolidation. <p>AND</p> <ul style="list-style-type: none"> o The consolidation loan is not delinquent. <hr/> <ul style="list-style-type: none"> • Loan is no longer in default. <p>Required documentation:</p>

	Adverse Credit Reason	Description	Proof of Extenuating Circumstances
			<ul style="list-style-type: none"> o Documentation on loan holder/servicer letterhead verifying that borrower has either made satisfactory repayment arrangements on the loan or has rehabilitated the loan.
7	Foreclosure Process Started	Mortgage account has the loan listed as having the foreclosure process started	<ul style="list-style-type: none"> • Divorce. <p>Required documentation:</p> <ul style="list-style-type: none"> o Final Divorce Decree showing that the borrower is not responsible for repayment of the debt in question. • Loan Modification Agreement. <p>Required documentation:</p> <ul style="list-style-type: none"> o Finalized signed and notarized modification paperwork and proof of payment in accordance with the modification agreement. • Mortgage is Paid-in-Full. <p>Required documentation:</p> <ul style="list-style-type: none"> o Release of Deed from the lender. • Short Sale has been approved and completed. <p>Required documentation:</p> <ul style="list-style-type: none"> o Notarized HUD-1 statement.
8	Deed in Lieu of Foreclosure	Deed in Lieu is being reported in the past 5 years preceding the date of the credit report.	<ul style="list-style-type: none"> • Divorce. <p>Required documentation:</p> <ul style="list-style-type: none"> o Final Divorce Decree showing that the borrower is not responsible for repayment of the debt in question. • Mortgage is Paid-in-Full. <p>Required documentation:</p>

	Adverse Credit Reason	Description	Proof of Extenuating Circumstances
			<ul style="list-style-type: none"> o Release of Deed from the lender. <hr/> <ul style="list-style-type: none"> • Short Sale has been approved and completed. <p>Required documentation:</p> <ul style="list-style-type: none"> o Notarized final HUD-1 statement. <hr/> <ul style="list-style-type: none"> • Timing Issue regarding deed in lieu. <p>Required documentation:</p> <ul style="list-style-type: none"> o Proof from Mortgage Company that Deed in Lieu is over 5 years old.
9	Foreclosure	Borrower has had a foreclosure in the past 5 years preceding the date of the credit report.	<ul style="list-style-type: none"> • Short Sale has been approved and completed. <p>Required documentation:</p> <ul style="list-style-type: none"> o Finalized HUD-1 statement. <hr/> <ul style="list-style-type: none"> • Mortgage was paid in full before foreclosure. <p>Required documentation:</p> <ul style="list-style-type: none"> o Cancellation of Sheriff Sale. o Release of Deed from the lender. <ul style="list-style-type: none"> • Timing Issue regarding foreclosure. <p>Required documentation:</p> <ul style="list-style-type: none"> o Proof from Mortgage Company that foreclosure is over 5 years old.
10	Bankruptcy Discharge	Borrower has a discharged Chapter 7, 11 or 12 Bankruptcy in the past 5 years preceding the date of the credit report.	<ul style="list-style-type: none"> • Timing Issue regarding bankruptcy. <p>Required documentation:</p> <ul style="list-style-type: none"> o Discharge Paperwork that shows bankruptcy was discharged over 5 years ago. <hr/> <ul style="list-style-type: none"> • Bankruptcy chapter conversion.

	Adverse Credit Reason	Description	Proof of Extenuating Circumstances
			<p>Required documentation:</p> <ul style="list-style-type: none"> o Discharge paperwork or paperwork showing that a Chapter 7, 11 or 12 bankruptcy has been converted into a Chapter 13 bankruptcy.
11	Tax Lien	<p>Borrower has a State, County or Federal Tax Lien in the last 5 years preceding the date of the credit report regardless of file date</p>	<ul style="list-style-type: none"> • Satisfactory repayment arrangement has been established and six months of voluntary, consecutive, on-time, full monthly payments have been made. <p>Example of documentation for the above:</p> <ul style="list-style-type: none"> o Documentation on official letterhead documenting one of the above. <hr/> <ul style="list-style-type: none"> • Account/debt included in a Chapter 13 Bankruptcy. <p>Required documentation:</p> <ul style="list-style-type: none"> o Final Order from the bankruptcy court indicating the account in question is included in the bankruptcy. <hr/> <ul style="list-style-type: none"> • Lien was incorrectly filed. <p>Required documentation:</p> <ul style="list-style-type: none"> o Letter on official letterhead showing that the lien was filed in error. This is sometimes in the form of a release. <hr/> <ul style="list-style-type: none"> • Lien has been released. <p>Required documentation:</p> <ul style="list-style-type: none"> o Copy of the actual release. o Proof of payment.

There may be other documentation required depending on your specific circumstances.

If you feel that the information your credit decision is based on is incorrect or you believe you qualify for a review based on extenuating circumstances, you may begin the process in one of two ways:

- 1. Log in to StudentLoans.gov and select "Document Extenuating Circumstances" on the left navigation bar. Follow directions. Applicant Services will contact you with further instructions.
- 2. Contact Applicant Services between 8:00 AM to 8:00 PM, Eastern Time, Monday through Friday. Applicant Services may be reached toll-free, at 1-800-557-7394.
- I do not want to pursue a Direct PLUS Loan at this time. More Information
[IF BORROWER SELECTS 'MORE INFORMATION' LINK, THE FOLLOWING TEXT IS PRESENTED:]
I will not pursue a Direct PLUS loan at this time - More Information
Contact your school's financial aid office to learn more about your available options.
- Undecided. More Information
[IF BORROWER SELECTS 'MORE INFORMATION' LINK, THE FOLLOWING TEXT IS PRESENTED:]
Undecided - More Information

If you are not sure of your best choice, contact the school's financial aid office to discuss your options.

[ONCE THE USER SELECTS ONE OF THE OPTIONS, THEY MUST SELECT SUBMIT TO COMPLETE THE PROCESS]

SUBMIT