

DIRECT PLUS LOAN APPLICATION

William D. Ford Federal Direct Loan Program Direct PLUS Loan Request

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.

Use this application to

- request a Direct PLUS Loan;
- change the amount of a Direct PLUS Loan you previously requested;
- authorize how the school may use your Direct PLUS Loan funds to pay for educational expenses;
- if you're a parent, designate who the school pays any credit balance to; and
- if you're a parent, request deferment of repayment while the student is in school and for up to 6 months after.

Some schools may have a different process for requesting a Direct PLUS Loan or may require additional steps not covered by this application. In most cases, once you select your school, we can tell you if the school has a different process and whether you need to contact the school's financial aid office for further information.

BEFORE YOU CONTINUE:

1. We conduct a credit check on all Direct PLUS Loan applicants.
 - If you have placed a security freeze on your credit file, you must lift or remove the freeze at each credit bureau before you continue. Your application will not be processed if you have a security freeze on your credit file.
 - To qualify for a Direct PLUS Loan, you must not have an adverse credit history. If the credit check shows that you have an adverse credit history, we will explain how you may still be able to qualify for a Direct PLUS Loan.
2. You must complete a Direct PLUS Loan Master Promissory Note (Direct PLUS Loan MPN),
 - 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 is your legally binding agreement to repay all Direct PLUS Loans 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 this Direct PLUS Loan Request.

WHAT TO EXPECT AFTER YOU SUBMIT YOUR DIRECT PLUS LOAN REQUEST:

When you submit your completed application, we will send your requested loan amount, and the additional information you provide as part of the application, to the school you select. The school will use that information to determine your eligibility for the Direct PLUS Loan and will tell you what loan amounts, if any, you are eligible to receive.

[“(?)” and “(i)” link to additional guidance and information]

[If we can't determine the borrower's loan default status, the following message will display:]

Your default status can't be determined at this time.

[If we determine that the borrower is in default on one or more federal student loans, the following message will display:]

You are in default on one or more federal student loans.

Based on information received from the National Student Loan Data System, you are in default on one or more federal student loans.

You aren't eligible to receive a Direct PLUS Loan. If this information is incorrect or you have made satisfactory repayment arrangements, contact your school to provide supporting documentation.

[If we determine that the borrower is NOT in default on one or more federal student loans, the following message will display:]

You aren't in default on any federal student loans.

Based on information received from the National Student Loan Data System, you aren't in default on any federal student loans.

Select an Award Year

Award Year

[DROPDOWN BOX]

School Information

Select school to notify

[RADIO BUTTON] U.S. Schools/U.S. Territory Schools

[RADIO BUTTON] Non U.S. Schools

Choose a state:

-Select- [DROPDOWN BOX]

Search school by name:

-Select- [DROPDOWN BOX]

[before school is selected] Add a school using search or filter

School Name

[school name]

School Code/Branch

[school code/branch]

School Address

[school address]

Remove this school [removes selected school]

Specify a reason for submitting this Direct PLUS Loan Application:

[RADIO BUTTON] New (I am submitting a new Direct PLUS Loan Application).

[RADIO BUTTON] Change (I am requesting a change to the loan amount specified in a previously submitted Direct PLUS Loan Application).

Select the Direct PLUS Loan Application you want to modify:

Previous Loan Reference Number

[DROPDOWN BOX] (?)

Borrower's Citizenship Status (i)

[RADIO BUTTON] U.S. Citizen or National

[RADIO BUTTON] Permanent Resident/Other Eligible Non-Citizen

Alien Registration Number

[TEXTBOX]

[RADIO BUTTON] Neither of the above

Borrower's Address (?)

Address (line 1)

[TEXTBOX]

Address (line 2) – *optional*

[TEXTBOX]

City

[TEXTBOX]

State

[TEXTBOX]

Zip Code

[TEXTBOX]

Country

[DROPDOWN BOX]

[CHECK BOX] This is my current permanent address. If permanent address information is incorrect, update as needed.

Is your mailing address different than your permanent address? (?)

[RADIO BUTTON] Yes

[RADIO BUTTON] No

[if Yes is selected above, the user will see the following]

Mailing Address

Address (line 1)

[TEXTBOX]

Address (line 2) – *optional*

[TEXTBOX]

City

[TEXTBOX]

State

[TEXTBOX]

Zip Code

[TEXTBOX]

Country

[DROPDOWN BOX]

[CHECK BOX] This is my current mailing address. If mailing address information is incorrect, update as needed.

[if the user doesn't provide a permanent or mailing address within the United States, they will see the following:]

Borrower's U.S. Address (?)

You have not provided an address within the United States. Do you have a U.S. Address?

[RADIO BUTTON] Yes

[RADIO BUTTON] No

Address (line 1)

[TEXTBOX]

Address (line 2) – *optional*

[TEXTBOX]

City

[TEXTBOX]

State

[TEXTBOX]

Zip Code

[TEXTBOX]

Country

[DROPDOWN BOX]

Borrower's Contact Information

Email

[TEXTBOX]

Telephone Number

[TEXTBOX]

Mobile Phone

[TEXTBOX]

Please visit your "Settings" [opens Account Settings] to update your contact information.

Employer's Information (?)

[CHECK BOX] I am not employed [If checked, hides Employer Information fields below.]

Employer's Name

[TEXTBOX]

Address (line 1)

[TEXTBOX]

Address (line 2) – *optional*

[TEXTBOX]

City

[TEXTBOX]

State

[TEXTBOX]

Zip Code

[TEXTBOX]

Country

[DROPDOWN BOX]

Employer's Telephone Number

[TEXTBOX]

[SHOWN only to PARENTS]

Student Information (?)

First Name

[TEXT BOX]

Middle Initial – *optional*

[TEXT BOX]

Last Name

[TEXT BOX]

Social Security Number

[TEXT BOX]

Date of Birth

Month *Day* *Year*

[TEXT BOXES]

Student's Permanent Address (?)

Address (line 1)

[TEXT BOX]

Address (line 2) – optional

[TEXT BOX]

City

[TEXT BOX]

State

[TEXT BOX]

Zip Code

[TEXT BOX]

Country

[TEXT BOX]

Student Contact Information

Student's Telephone Number

[TEXT BOX]

Relationship to Student (?)

I am a: (Select one)

Biological Parent of the Dependent Undergraduate Student

Legal Adoptive Parent of the Dependent Undergraduate Student

Spouse of the Biological or Legal Adoptive Parent of the Dependent Undergraduate Student and am considered to be a parent in accordance with the instructions on the Free Application for Federal Student Aid (FAFSA) for reporting my income and assets on the FAFSA.

Other (i)

[if Other is selected, the following is displayed]

You are not eligible to receive a Direct PLUS Loan. The school selected will be informed of your relationship with the dependent undergraduate student.

Relationship [TEXT BOX]

Request for Deferment

You may request deferment of repayment of your Direct PLUS Loan:

1. while the student is enrolled at an eligible school on at least a half-time basis; and
2. for a 6-month period beginning on the date the student ceases to be enrolled on at least a half-time basis.

During each 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 defer repayment for both deferment periods described above, unpaid interest that accrues during the deferment periods will be capitalized only once, at the end of the additional 6-month deferment period.

If you do not request deferment, your Direct PLUS Loan enters repayment on the date of the last disbursement of the loan and the first payment will be due within 60 days. 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.

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?

[RADIO BUTTON] Yes

[RADIO BUTTON] No

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

[RADIO BUTTON] Yes

[RADIO BUTTON] No

If you request deferment, 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 day after the date the final disbursement of your Direct PLUS Loan is made, and end on the date the student ceases to be enrolled on at least a half-time basis or, if you requested the additional deferment period, six months after the student ceases to be enrolled on at least a half-time basis.

Credit Balance Option

You may have remaining loan funds after the school uses your Direct PLUS loan to pay for tuition and fees, room and board, and, if you provide authorization, other educationally related charges. The amount of the remaining loan funds is called a credit balance. If there is a credit balance, the school will pay it to you (the parent) directly by check or other means unless you authorize the school to pay the credit balance to the student. **You (the parent) are not required to authorize the school to pay the**

credit balance to the student; but you are required to select either yourself or the student to receive the credit balance.

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?

[RADIO BUTTON] Me, the Parent

[RADIO BUTTON] The Student

Use of Loan Funds

Your school will use your Direct PLUS Loan to pay for student tuition and fees, and room and board. You may authorize the school to use your Direct PLUS Loan to satisfy other educationally related charges incurred at the school, such as library fines, campus parking tickets, lab fees, and charges for minor damage to school property.

You aren't required to provide this authorization and you may change the authorization at any time by contacting the school.

[CHECK BOX] **I authorize the school to use my Direct PLUS Loan to pay for other educationally related charges incurred at the school, as described above.**

Loan Information

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 received. 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.

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

[RADIO BUTTON] I would like to specify a loan amount.

Loan Amount Requested

\$(TEXT BOX).00

- [hyphen shown until entry made]

[RADIO BUTTON] I don't know the amount I want to borrow.

[if "I don't know..." selected, a calculation tool will be offered to help calculate the Loan Amount Requested]

Loan Period (i)

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

Start Date

Month Year
[DROPDOWN BOXES]

End Date

Month Year
[DROPDOWN BOXES]

Credit Check

If you have placed a security freeze on your credit file, you must lift or remove the freeze at each credit bureau before you continue. Your application will not be processed if you have a security freeze on your credit file.

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. When you submit this Direct PLUS Loan Application, the U.S. Department of Education will check your credit history. You will be notified of the result of the credit check and the credit decision resulting from the credit check will also be sent to the school that you have selected.

Important Notices

You must review the Important Notices before you can continue.

Gramm-Leach-Bliley Act Notice

The Gramm-Leach-Bliley Act (Public Law 106-102) 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 Act Notice

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless the collection 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 required to obtain or retain a benefit in accordance with 34 CFR 685.201. If you have comments or concerns regarding the status of *your individual submission* of this form, write to:

U.S. Department of Education

Common Origination and Disbursement
Attn: Student Loan Support Center
PO Box 9002
Niagara Falls, NY 14302

[CHECKBOX] I have read and understood the following Important Notices:

- Gramm-Leach-Bliley Act Notice
- Privacy Act Notice
- Financial Privacy Act Notice
- Paperwork Reduction Act Notice

Certifications and Authorizations

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

[CHECKBOX] 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.

[CHECKBOX] For the loan that I am requesting by completing this Direct PLUS Loan 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.

[UPON SUBMISSION AND CREDIT APPROVED]

Confirmation

You have successfully submitted a Direct PLUS Loan Application and your credit has been approved.

You will receive a confirmation email shortly. The school you selected will be notified within the next 24 hours.

Though your credit has been approved, you must meet all other Direct PLUS Loan eligibility requirements before your loan can be processed.

Your school will inform you of:

- what loans, if any, you are eligible to receive;
- when you will receive your loan; and
- what to do if you decide you don't want the loan.

Contact your school to discuss:

- questions regarding your loan eligibility;
- next steps in the processing of your loan;
- when the loan will be disbursed (paid out); and
- if you no longer wish to receive the loan.

[UPON SUBMISSION AND CREDIT DENIAL]

Your Credit Was Declined

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

You may still be eligible to receive a Direct PLUS Loan if you:

- Obtain an endorser [tooltip] who does not have an adverse credit history and complete PLUS Credit Counseling
or
- Document to the satisfaction of the U.S. Department of Education that there are extenuating circumstances related to your adverse credit history and complete PLUS Credit Counseling.

All other eligibility requirements must also be met before your loan can be awarded and your school will tell you what, if any, loans you are eligible to receive.

How would you like to proceed?

Choose how you would like to proceed below and click on “Submit.” We will report your choice to the school that you selected on your Direct PLUS Loan Application.

[RADIO BUTTON] I want to obtain an endorser. (?)

[RADIO BUTTON] I want to provide documentation of extenuating circumstances. (i)

[RADIO BUTTON] I do not want to pursue a Direct PLUS Loan at this time. (?)

[RADIO BUTTON] Undecided. (?)

[BUTTON to Submit]

Credit Report

You're entitled to one free copy of your credit report every 12 months from each of the three nationwide consumer reporting agencies.

You're also entitled to a free credit report when a company takes adverse action against you, such as denying your application for credit, insurance, or employment. You have 60 days from the notice of the adverse action to request a copy of your credit report from the credit reporting company that supplied the report used as a basis for the adverse action. The company that takes the adverse action must provide you with instructions for requesting the free credit report, including the name, address, and phone number of the credit reporting company.

[View Credit Check Details](#) [Link opens in new window]

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