

## DIRECT PLUS LOAN APPLICATION

OMB Control Number 1845-0103

Expiration Date: TBD

Deleted: 1-31-2027

### 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]

## **Step 1 Student Information**

### **Select an Award Year**

Award Year

[DROPDOWN BOX]

[SHOWN only for PARENT PLUS Loans]

### **Student’s Information (?)**

[Shown to parents with an associated student]

Select student or enter student information below:

Verify Social Security number and Date of Birth by clicking in the corresponding text box.

[DROPDOWN BOX]

First Name

[TEXT BOX]

Middle ~~Name~~ – optional

[TEXT BOX]

Last Name

[TEXT BOX]

Suffix – optional

[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]

**Deleted:** Initial

City  
[TEXT BOX]

State  
[TEXT BOX]

Zip Code  
[TEXT BOX]

Country  
[TEXT BOX]

### **Student's Contact Information**

Student's Telephone Number  
[TEXT BOX]

### **School Information**

#### **Select a 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 Loan Default Status

[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.**

[SHOWN only for GRADUATE/PROFESSIONAL PLUS Loans]

### Borrower's Permanent Address (?)

Country  
[TEXT BOX]

Address (line 1)  
[TEXT BOX]

Address (line 2) – optional  
[TEXT BOX]

City  
[TEXT BOX]

State  
[TEXT BOX]

Postal Code

Deleted: Zip

[TEXT BOX]

### Borrower's Mailing Address

Country

[DROPDOWN BOX]

Address (line 1)

[TEXTBOX]

Address (line 2) – optional

[TEXTBOX]

City

[TEXTBOX]

State

[TEXTBOX]

Postal Code

[TEXTBOX]

[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

Country

[DROPDOWN BOX]

Address (line 1)

[TEXTBOX]

Address (line 2) – optional

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[TEXT BOX]¶

**Deleted:** Zip

**Deleted:** Country ¶  
[DROPDOWN BOX]¶

[TEXTBOX]

City

[TEXTBOX]

State

[TEXTBOX]

Postal Code

[TEXTBOX]

### Borrower's Contact Information

Email Address [\(i\)](#)

[TEXTBOX]

Mobile Phone

[TEXTBOX]

Telephone Number

[TEXTBOX]

Please visit your [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]

Country

[DROPDOWN BOX]

Address (line 1)

[TEXTBOX]

Address (line 2) – optional

[TEXTBOX]

City

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[TEXTBOX]

State

[TEXTBOX]

Postal Code

[TEXTBOX]

Employer's Telephone Number

[TEXTBOX]

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[DROPDOWN BOX]¶

## Step 2 Loan Information

### Expected Time to Credential and Limited Exception – Graduate and Professional Students

From July 1, 2026, “expected time to credential” is the remaining time for a student to complete a program that they were enrolled in prior to July 1, 2026, which is equal to or the lesser of:

- three academic years, or
- the difference between the published length of the program of study you are enrolled, and the period you have completed in the program of study.

If you are a graduate or professional student, you may be eligible to borrow a Direct PLUS Loan under the limited exception for your expected time to credential only if you:

- Were enrolled in a program of study at an institution as of June 30, 2026;
- Borrowed a Direct Loan for such program of study prior to July 1, 2026;
- Are currently enrolled at the same institution in the same program of study; and
- Do not cease to be enrolled in the same program at the same institution at any time on or after July 1, 2026. (An approved leave of absence is not considered to be a cease in enrollment.)

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Graduate and professional students who do not qualify for the limited exception or no longer qualify for the limited exception are not eligible to borrow Direct PLUS Loans.

No graduate or professional students will be eligible to borrow a Direct PLUS Loan starting with the 2029-2030 award year.

### Expected Time to Credential and Limited Exception – Parent Borrowers

From July 1, 2026, “expected time to credential” is the remaining time for a student to complete a program that they were enrolled in prior to July 1, 2026, which is equal to or the lesser of:

- three academic years, or
- the difference between the published length of the program of study the dependent undergraduate student on whose behalf you are borrowing is enrolled, and the period the dependent undergraduate student on whose behalf you are borrowing has completed.

From July 1, 2026, you are a parent borrower who qualifies for the limited exception and is subject to the prior Direct PLUS Loan limits if the dependent undergraduate student on whose behalf you are borrowing the Direct PLUS Loan for:

- was enrolled in a program of study at an institution as of June 30, 2026,
- borrowed a Direct Loan for such program of study prior to July 1, 2026, (or you borrowed a Direct PLUS Loan on behalf of the dependent student for such program of study),
- is currently enrolled at the same institution in the same program of study, and
- does not cease to be enrolled in the same program at the same institution at any point on or after July 1, 2026.

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#### **Loan Amount Requested – Graduate and Professional Students**

For each academic year, if you are a graduate or professional students who qualifies for the limited exception during your expected time to credential, 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.

Graduate and professional students who do not qualify for the limited exception or no longer qualify for the limited exception are not eligible to borrow Direct PLUS Loans.

No graduate or professional students will be eligible to borrow a Direct PLUS Loan as of the 2029 – 2030 award year.

#### **Loan Amount Requested – Parent Borrowers**

If you are a parent borrower who qualifies for the limited exception during your dependent undergraduate student's expected time to credential, for each academic year, you may borrow up to – but not more than – the amount of your student's estimated cost of attendance minus the amount of any other financial aid received for that academic year. The school determines the cost of attendance using federal guidelines. It is important not to borrow more than you can afford to repay, even if you are eligible to borrow more.

If you are a parent borrower who does not qualify for the limited exception, Direct PLUS Loans have an annual loan limit (the maximum amount you can borrow each academic year) and an aggregate loan limit (the maximum loan amount you can borrow for each dependent student's undergraduate study).

For each academic year beginning on or after July 1, 2026, the maximum amount of all Direct PLUS Loans that may be borrowed by all parents on behalf of each dependent student may not exceed \$20,000 minus other financial assistance.

The maximum amount of all Direct PLUS Loans that may be borrowed by all parents on behalf of each dependent student over the course of the student's undergraduate study is \$65,000 regardless of any amounts repaid, forgiven, or discharged.

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It is important not to borrow more than you can afford to repay, even if you are eligible to borrow more.

#### **Learn About Loan Fees**

Loan fees are subtracted directly from the loan before it is disbursed to you. This means you will receive a smaller amount than the total of what you actually borrowed, but you will be responsible for paying the entire amount. Learn how loan fees impact your loan amount. Use our calculator to determine the impact of loan fees on your Requested Loan Amount.

#### How much to do you want to borrow?

[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.

[if "I would like to specify a loan amount" is selected, a calculation tool will be offered to help calculate loan fees and the Loan Amount Requested]

Loan Amount Requested

May not exceed the school's cost of attendance, minus other financial assistance.

\$(TEXT BOX).00

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

#### Loan Period (i)

A loan period is the academic year or portion of an academic year for which you want to request the loan. 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]

[SHOWN only for PARENT PLUS Loans]

#### Credit Balance Option

You may have remaining loan funds after the school uses your Direct PLUS Loan to pay for tuition and fees, food and housing, 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?**

Deleted: I

[RADIO BUTTON] Me, the Parent  
[RADIO BUTTON] The Student

### Authorization for School to Use Loan Funds to Satisfy Other Charges

Your school will use your Direct PLUS Loan to pay for student tuition and fees, and food and housing. 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.**

[SHOWN only for PARENT PLUS Loans]

### 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.

### **Parent Information – Step 3 ONLY for Parent PLUS Loans**

#### **Parent Borrower's Loan Default Status**

[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.

### Relationship to Student (?)

I am a: (Select one)

[RADIO BUTTON] Biological Parent of the Dependent Undergraduate Student

[RADIO BUTTON] Legal Adoptive Parent of the Dependent Undergraduate Student

[RADIO BUTTON] 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.

[RADIO BUTTON] Other

Relationship [TEXT BOX]

[if Other is selected, the user is required to enter a relationship and the following is displayed]

Based on the relationship selected, you are not eligible to receive a Direct PLUS Loan. The school selected will be informed of your relationship to the dependent undergraduate student. You may continue to complete this application and then follow up with the school.

### Parent Borrower's Citizenship Status (i)

[RADIO BUTTON] U.S. Citizen or National

[RADIO BUTTON] Permanent Resident/Other Eligible Noncitizen

A-Number

[TEXTBOX]

[RADIO BUTTON] Neither of the above

[if Neither of the above is selected, a message is displayed to the user, and they are unable to proceed with the request for a Direct PLUS Loan]

### Parent Borrower's 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]

[CHECK BOX] This is my current permanent 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:]

### **Parent Borrower's 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:]

### **Parent 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]

### **Parent Borrower's Contact Information**

Email Address

[TEXTBOX]

Mobile Phone

[TEXTBOX]

Telephone Number

[TEXTBOX]

Please visit your [Account 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

### **Credit Check Authorization - Step 3 for Graduate PLUS and Step 4 for Parent PLUS Loans**

#### **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.**

A credit check will be performed after you review and submit this application. An eligibility requirement for a Direct PLUS Loan is that the borrower must not have an adverse credit history, unless they meet certain requirements.

You and the school that you have selected will be notified of the result of the credit check. If your credit check is declined, you may still have options to receive a Direct PLUS Loan.

#### **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

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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.

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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

**Authority:** Title IV of the *Higher Education Act of 1965*, as amended (HEA) (20 U.S.C. 1070 et seq.), authorizes the Department of Education (ED) to ask the questions set forth in this Direct Consolidation Loan Application and Promissory Note, including collecting your Social Security Number (SSN) (20 U.S.C. 1091(a)(4) and 31 U.S.C. 7701(b)). The collection of your SSN is authorized by Executive Order 9397, as amended by Executive Order 13478 (November 18, 2008). 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.

**Purpose:** We use the information provided on this form to process a borrower's Direct Consolidation Loan Application and Promissory Note. 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 your spouse 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.

**Routine Uses:** The information provided on this form will only be disclosed outside of the Department with prior written consent or as otherwise allowed by the Privacy Act of 1974, as amended (Privacy Act) (5 U.S.C. 552a). The Privacy Act's requirement for prior written consent has an exception for disclosure, without consent, for "routine uses" that the Department publishes in our System of Records Notices (SORNs). The Department may disclose, without consent, the information provided on this form pursuant to the routine uses identified in the ""Common Origination and Disbursement System (COD)" (18-11-02) SORN, which is available on the Department's "Privacy Act System of Record Notice Issuances (SORN)" webpage located at <https://www2.ed.gov/notices/ed-pia.html>.

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**Deleted:** 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 ... [1]

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These routine uses include the following:

- To assist with the determination of program eligibility and benefits, the Department may disclose records to institutions of higher education, financial institutions, third-party servicers, and Federal, State, Tribal, or local agencies;
- To maintain data that supports the existence of a legal obligation to repay funds disbursed under title IV, HEA programs, including documentation such as promissory notes and other agreements, the Department may disclose records to institutions of higher education, third-party servicers, and federal agencies;
- To assist individuals, institutions of higher education, third-party servicers, or software vendors with questions about title IV, HEA program funds, disclosures may be made to institutions of higher education, software vendors, third-party servicers, and federal, state, or local agencies;
- To assist an eligible lender in processing an aid recipient's IDR plan, the Department may disclose records, including, but not limited to, the calculated monthly payment amount based on the IDR plan selected and ADOIs, to eligible lenders.

Effects of Not Providing Information: Providing information on this Direct Consolidation Loan Application and Promissory Note form, including an aid recipient's SSN, is voluntary; however, if not enough information is provided on this form to process, the request may be delayed or denied.

## 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, and also to the financial records of any account at a financial institution used to disburse Direct Loan funds to you.

## 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 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 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

Federal Student Aid Information Center

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Monticello, KY 42633

[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.

## Review and Submit - Step 4 for Graduate PLUS and Step 5 for Parent PLUS Loans

Review all information provided and verify that it is correct.

[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 tell you:

- which 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.

Next Steps

Complete a *Master Promissory Note* (MPN)

You don't have a Direct PLUS Loan MPN on file for [Student's First & Last Name].

- Loans cannot be disbursed without an accepted *Master Promissory Note* on file. You may either complete the MPN immediately or come back to it later.
- Each MPN must be completed in a single session and could take up to 30 minutes to complete.

Complete a FAFSA® Form

You don't have a FAFSA® form for [Student's First & Last Name] on file for the award year requested. If you're a first-time applicant or just need a refresher, here are some popular questions and answers about the FAFSA® form.

[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.**

To become eligible, you may obtain an endorser or appeal the decision. All other eligibility requirements and PLUS Credit Counseling must be met prior to being awarded your PLUS loan.

- Obtain an Endorser [tooltip]  
Your endorser cannot have an adverse credit history. The endorser code will be provided to you in an email.  
or
- Appeal the Decision  
You may appeal this decision by documenting your situation, including any extenuating circumstances, to the satisfaction of the U.S. Department of Education.

**How would you like to proceed?**

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Your response below will be reported to the school you selected when completing your Direct PLUS Loan Request (application).

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

[RADIO BUTTON] I want to obtain an endorser. [\(U\)](#)

[RADIO BUTTON] I do not want to pursue a Direct PLUS Loan. [\(U\)](#)

[RADIO BUTTON] I am undecided. [\(U\)](#)

[BUTTON to Submit]

## Credit Report

Under federal law, you're entitled to a free credit report if a company takes an adverse action against you, like denying your application because of credit, insurance, or employment. You have to ask for your report within 60 days of receiving notice of the action.

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

To obtain a copy of your credit report, contact:

|                          |                                               |                                |
|--------------------------|-----------------------------------------------|--------------------------------|
| Equifax                  | <a href="#">1-888-EQUIFAX<br/>9378-4329</a>   | <a href="#">equifax.com</a>    |
| <a href="#">Experian</a> | <a href="#">1-888-EXPERIAN<br/>(397-3742)</a> | <a href="#">Experian.com</a>   |
| TransUnion               | 1-800-916-8800                                | <a href="#">transunion.com</a> |

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