

# Direct Loans

William D. Ford Federal Direct Loan Program

## Application: Federal Direct Graduate PLUS Loan William D. Ford Federal Direct Loan Program

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.

### SECTION A: STUDENT/BORROWER INFORMATION

1. Name and Address (last, first, middle initial)

2. Social Security No.

3. Date of Birth

4. E-mail Address (optional)

5. Home Area Code/Telephone No.

Requested Loan Period: From: MM/DD/YY

To: MM/DD/YY

Requested Loan Amount:

6. Employer's Name and Address

7. Employer's Area Code/Telephone No.  
( )

8. References: You must list two persons with different U.S. addresses who have known you for at least three years.

Name	1. _____	2. _____
Permanent Street Address	_____	_____
City, State, Zip Code	_____	_____
Area Code/Telephone No.	( ) _____	( ) _____

### SECTION B: SCHOOL INFORMATION (This section will be completed by your Financial Aid office)

9. School Name and Address

10. School Code/Branch

11. Identification No.

### SECTION C: BORROWER REQUEST, CERTIFICATIONS, AUTHORIZATIONS, AND UNDERSTANDINGS

### READ CAREFULLY BEFORE SIGNING BELOW

12. This is an Application for one Federal Direct Graduate PLUS Loan. I request a Direct Graduate PLUS Loan under this application not to exceed the student's annual cost of attendance, minus other financial aid that the student receives this academic year. The school will notify me of the loan amount that I am eligible to receive. I may cancel a loan or request a lower amount by contacting the school. Additional information about my right to cancel a loan or request a lower amount is included in the accompanying document called "Borrower's Rights and Responsibilities Statement" and in the disclosure statements that will be provided to me.

13. Under penalty of perjury, I certify that:

- The information I have provided on this application is true, complete, and correct to the best of my knowledge and belief and is made in good faith.
- The proceeds of loans made under this application will be used for authorized educational expenses incurred.
- I do not owe an overpayment on a Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, or a Leveraging Educational Assistance Partnership Grant (formerly State Student Incentive Grant) or, if I owe an overpayment, I have made satisfactory repayment arrangements.
- I am not now in default on any loan received under the Federal Perkins Loan Program (including National Direct Student Loans), the William D. Ford Federal Direct Loan (Direct Loan) Program, or the Federal Family Education Loan (FFEL) Program or, if I am in default on a loan, I have made satisfactory repayment arrangements.

14. For this Direct Graduate PLUS Loan application, I make the following authorizations:

- I authorize the school to certify my eligibility for the loan.
- I authorize the U.S. Department of Education (ED) to investigate my credit record and report information about my loan status to persons and organizations permitted by law to receive that information.
- I authorize the school to credit my loan proceeds to the student's account at the school.
- I authorize the school to pay to ED any refund that may be due up to the full amount of the loan.
- Unless I notify ED differently, I authorize ED to defer repayment of principal on my loan if I enroll at least half-time at an eligible school.
- I authorize the student's schools, my lenders and guarantors, ED, and their agents to release information about my loan to each other.

15. I will be given the opportunity to pay the interest that ED charges during deferment, forbearance, and other periods. Unless I pay the interest, I understand that ED may add unpaid interest that is charged on the loan made under this application to the principal balance of that loan (this is called "capitalization") at the end of the deferment, forbearance, or other period. Capitalization will increase the principal balance on my loan and the total amount of interest I must pay.

16. I understand that ED has the authority to verify information reported on this application with other federal agencies.

### SECTION D: PROMISE TO PAY

17. I promise to pay to ED all loan amounts disbursed under the terms of this application, plus interest and other charges and fees that may become due. I understand that by accepting any disbursement issued at any time under this application, I agree to repay the loan associated with that disbursement. I understand that, within certain timeframes, I may cancel or reduce the amount of a loan by refusing to accept or by returning all or a portion of any disbursement that is issued. Unless I make interest payments, interest that ED charges on my loan during deferment, forbearance, or other periods will be added to the principal balance of the loan. If I do not make a payment on a loan made under this application when it is due, I will also pay reasonable collection costs, including but not limited to attorney's fees, court costs, and other fees. I will not sign this application before reading it in its entirety, even if I am told not to read it, or told that I am not required to read it. I am entitled to an exact copy of this application and the Borrower's Rights and Responsibilities Statement. My signature certifies that I have read, understand, and agree to the terms and conditions of this application.

I UNDERSTAND THAT THIS APPLICATION IS A REQUEST FOR A LOAN, AND THAT I MUST REPAY THIS LOAN.

18. Student/Borrower's  
Signature

19. Today's Date (Month/Day/Year)