

Important Information:

- The Federal Direct PLUS program enables parents of dependent students to borrow funds to assist their son or daughter with educational related expenses.
- To be eligible, the student must enroll at least half-time (6 credits).
- The maximum amount a parent may borrow is equal to the cost of attendance established for the student minus any other aid the student receives.
- The lender is the U.S. Department of Education.
- The U.S. Department of Education and its agents will perform a credit check for each loan and you will be notified of the results of the credit check.
- The **interest rate is fixed at 9.08%** and is charged beginning on the first disbursement date of your loan.
- There is a **4.2% loan origination fee**, which is deducted from the loan proceeds by the lender.
- You, the parent must also complete the Loan Agreement for the PLUS loan (MPN) at <https://studentaid.gov>
- If eligible for a deferment, interest will accrue during the deferment period.

Privacy Act Disclosure 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 information requested on this form is §451 et seq. of the Higher Education Act of 1965, as amended. Your disclosure of this information is voluntary. However, if you do not provide this information, you cannot be considered for a Direct PLUS Loan. The information on this form will be used to determine your eligibility for a Direct PLUS Loan. The information in your file may be disclosed to third parties as authorized under routine uses in the Privacy Act notices called "Title IV Program Files" (originally published on April 12, 1994, Federal Register, Vol. 59 p. 17351) and "National Student Loan Data System" (originally published on December 20, 1994, Federal Register Vol. 59 p.65532). Thus, this information may be disclosed to federal and state agencies, private parties such as relatives, present and former employers and creditors, and contractors of the Department of Education for purposes of administration of the student financial assistance program, for enforcement purposes, for litigation where such disclosure is compatible with the purposes for which the records were collected, for use by federal, state, local or foreign agencies in connection with employment matters or the issuance of a license, grant, or other benefit, for use in any employee grievance or discipline proceeding in which the Federal Government is a party, for use in connection with audits or other investigations, for research purposes, for purposes of determining whether particular records are required to be disclosed under the Freedom of Information Act, and to a Member of Congress in response to an inquiry from the congressional office made at your written request.

Because we request your social security number (SSN), we must inform you that we collect your SSN on a voluntary basis, but section 484(1)(4) of the HEA (20 U.S.C. 1091(a)(4)) provides that, in order to receive any grant, loan, or work assistance under Title IV of the HEA, a student/parent must provide his or her SSN. Your SSN is used to verify your identity, and as an account number (identifier) throughout the life of your loan(s) so that data may be recorded accurately.

Please keep this page for your records.



**Federal Direct Parent PLUS Loan Request
OR Adverse Credit Confirmation**

Student's Name: _____

Student's School ID Number: _____ Student's Date of Birth _____

Student's Social Security Number: _____

REQUIRED PARENT INFORMATION (please print clearly):

First Name: _____ Last Name: _____ MI: _____

Phone Number: _____ Social Security Number: _____

Date of Birth: _____ Are you a U.S. Citizen? Yes ___ No ___

Permanent Address: _____

City: _____ State: _____ Zip Code: _____

Driver's License # _____ State _____

PLUS, LOAN CERTIFICATION REQUEST: Check the loan period you wish to borrow.

Fall and Spring Loan Period: (Total loan amount requested will be split equally)

Fall 20____ ONLY:

Spring 20____ ONLY:

Summer 20____ ONLY

TOTAL LOAN AMOUNT YOU ARE REQUESTING TO BORROW: \$ _____

Any Direct PLUS proceeds in excess of charges owed to Normandale will be paid to the student unless you do not agree. If you do not agree, place an "X" here. _____

You, the parent, must complete a Loan Agreement for the PLUS Loan (MPN) at <https://studentaid.gov>. (If this is your first time borrowing for this student).

Parent Signature _____ Date: _____

ADVERSE CREDIT HISTORY CONFIRMATION REQUEST:

The student, of a parent that has an adverse credit history, may be eligible to borrow additional funds from the Unsubsidized Federal Direct Student Loan Program.

For a parent borrower who is submitting this request for **Adverse Credit History Confirmation only**, your signature below grants Normandale authorization to perform a credit check through the Federal Direct PLUS program for denial purposes.

Parent Signature: _____ Date: _____

Submit this to the financial aid office using our secure document submitter <http://bit.ly/pardocsub>