



## WILLIAM D. FORD FEDERAL DIRECT PARENT LOAN (PLUS) REQUEST FORM

For Fall 2010, you should complete this process after **May 15, 2010**. To defer Fall university charges based on the PLUS loan, you should complete this process prior to **August 6, 2010**. Applications will be accepted throughout the year. For general information regarding the Federal Direct Plus Loan, visit the following website: <http://www.ed.gov/offices/OSFAP/DirectLoan/parent.html>. **PLUS Loan borrowers from previous years must complete the Federal Direct PLUS Loan Promissory Note** (even though they may have completed a PLUS note with a lender). Beginning Summer 2010, PLUS loans will no longer be processed through private lenders. All Federal PLUS Loans will be processed through the U. S. Department of Education.

*To apply for a Federal Direct PLUS loan, follow the steps below:*

1. **Submit the [Free Application for Federal Student Aid](http://www.fafsa.ed.gov) (FAFSA-<http://www.fafsa.ed.gov>).**  
If you wish to apply for a Federal Direct PLUS loan, please complete and submit a Free Application for Federal Student Aid (FAFSA), this Loan Request Form to the Office of Financial Aid, and complete a PLUS Promissory Note.
2. **Complete the PLUS Loan Master Promissory Note at: <https://dlenote.ed.gov/emprn/index.jsp>.**  
Click on **COMPLETE NEW MPN FOR DIRECT PARENT PLUS LOANS**. If you have any questions regarding the e-MPN call the Direct Loan Servicing Center at (800) 848-0979 or go on-line to:  
<http://studentaid.ed.gov/PORTALSWebApp/students/english/parentloans.jsp>.
3. **Complete the PLUS Loan Request Form below.** You may apply for a loan amount up to the cost of attendance (<http://finaid.asp.radford.edu/ugcost.html> for undergraduate students (<http://finaid.asp.radford.edu/grcost.html>) for graduate costs) minus financial aid. Students can view their financial aid offer by going to [MY RU](#) and clicking on the Financial Aid Tab. We encourage you to borrow only what you need. The Loan Request Form authorizes the financial aid office to review your eligibility and electronically transmit the necessary data to process your Federal Direct PLUS loan. **REMEMBER THIS IS A LOAN AND MUST BE REPAYED. If the parent borrower is not listed on the FAFSA, additional documents will be required to verify citizenship.**

Upon credit approval and a completed PLUS Loan Master Promissory Note (MPN), the loan will be processed. You will be notified of the results of your application. If the parent is denied credit, we may be able to offer the student additional Federal Direct Unsubsidized Loan funds, we will contact the student by email at the student's RU email address or the student's FAFSA email address. Your loan funds will be disbursed half at the beginning of each semester unless your son or daughter will be attending one semester only. Direct PLUS funds are disbursed to the student's student account to cover university billed charges. Direct PLUS funds received in excess of the charges are refunded to the parent or to the student with parent authorization (#20 below).

### **Deferment Options for Parent Direct PLUS Loan Borrowers**

For Direct PLUS Loans that are first disbursed on or after July 1, 2008, parent borrowers have the option of deferring repayment based on the enrollment status of the dependent student on whose behalf a Direct PLUS Loan was obtained. Specifically, Parent Direct PLUS loan borrowers may defer repayment:

- While the dependent student on whose behalf the loan was obtained is enrolled on at least a half-time basis (half-time is six or more credits a semester), **and**
- During the 6-month period after the dependent student on whose behalf the loan was obtained ceases to be enrolled on at least a half-time basis

Parent borrowers must contact the Direct Loan Servicing Center at 800-848-0979 to request a deferment based on the student's enrollment status. If the parent requests a deferment, the servicing center will confirm the student's enrollment status available in either the Direct Loan Servicing System or the National Student Loan Data System (NSLDS). If there is no enrollment information available, the parent will be asked to provide enrollment documentation from the student's school and submit it to the servicing center.

Office of Financial Aid; Radford University; P.O. Box 6905, Radford, VA 24142  
**Phone: (540) 831-5408; Fax: (540) 831-5138; TDD: (540) 831-5128**  
Email: [finaid@radford.edu](mailto:finaid@radford.edu) Web: [www.radford.edu/~finaid](http://www.radford.edu/~finaid)



## Direct Federal PLUS Loan Request Form

### SECTION A: STUDENT INFORMATION: To be completed by the student

1. Student Name (Last) _____ (First) _____ (Middle Initial) _____		2. Student Social Security Number _____
3. Permanent Address (Street) _____ (City) _____ (State,Zip) _____		4. Student RU ID (If known) _____
5. Student Date of Birth _____	6. Expected Graduation Date _____	7. Permanent Telephone Number (      )
8. Housing <input type="checkbox"/> On Campus <input type="checkbox"/> Off Campus <input type="checkbox"/> With Parents	9. Year In School _____	10. U.S. Citizenship Status <input type="checkbox"/> Yes <input type="checkbox"/> No If no, Alien Registration # _____  <b>(Attach copy of Green Card)</b>

### SECTION B: PARENT INFORMATION: To be completed by the parent

11. ACADEMIC YEAR: _____ (e.g. 2010-2011)		12. Loan Period: <input type="checkbox"/> Full Year <input type="checkbox"/> Fall Only <input type="checkbox"/> Spring Only <input type="checkbox"/> Dec Grad <input type="checkbox"/> Spring Grad <input type="checkbox"/> Summer
13. Parent Name (Last) _____ (First) _____ (Middle Initial) _____		14. Parent Social Security Number _____
15. Address (Street) _____ (City) _____ (State, Zip) _____		16:Parents Date of Birth _____
17. U.S. Citizenship Status <input type="checkbox"/> Yes <input type="checkbox"/> No    If no, Alien Registration # _____  <b>(Attach copy of Green Card)</b>		18. Home Telephone Number (      )  19. Daytime Telephone Number (      )
20. Authorization to refund excess loan funds to student:  Yes _____ No _____		
21. Relationship to student (i.e. father,mother) _____		22. Parent email address _____
23. Parent Driver's License State and Number State _____ Number _____		<b>24. Requested Loan Amount</b> \$ _____

**Borrower Certification:** I understand that to obtain a loan through this process I must: 1) complete and return this form to RU and 2) sign a promissory note. I also understand that this does not guarantee approval of the loan. By signing this Loan request form, I give consent to Radford University to initiate the loan process of the current academic year **I consent to the U.S. Department of Education and its agents obtaining a report of my credit record and using the information from that report in determining whether to make a Direct Plus Loan.** I certify that I do not owe a refund on any grant or loan, am not in default on any loan or have made satisfactory arrangements to repay any defaulted loan, and have not borrowed in excess of the loan limits, under Title IV programs, at any institution. I will use all Title IV money received only for educational expenses.

Parent's Signature \_\_\_\_\_ Date \_\_\_\_\_

Student's Signature \_\_\_\_\_ Date \_\_\_\_\_

**RETURN THIS COMPLETED FORM TO THE RU OFFICE OF FINANCIAL AID**