

**Federal Direct PLUS Loan/Grad PLUS
Request for Loan Certification or
Credit Denial Confirmation
2024-2025**



Student Name _____ Student ID _____

Student Social Security Number _____ Date of Birth _____
(Month/Day/Year)

Attention: You may be eligible to borrow a PLUS/Grad PLUS Loan to help cover the cost of you or your dependent student's education. Only one person may apply.

PLUS Loan Parent Information – (Grad PLUS: enter the student's information)

Last Name _____ First Name _____ MI _____

Phone Number _____ Social Security Number _____

Date of Birth _____ I am a U.S. citizen I am an eligible non-citizen
*submit documentation

Permanent Address _____

City _____ State _____ ZIP _____

Email _____

Amount requested (REQUIRED) \$ _____ .00

Loan Period (check one) Fall / Spring (2 equal disbursements) Fall only Spring only Summer only

Complete and electronically sign the PLUS Promissory Note (MPN) at studentaid.gov using your FSA ID as your signature. The FSA ID is the same FSA ID used to sign the FAFSA. If you do not have an FSA ID, you may request one at that time. The parent completing the PLUS Loan application must also complete the PLUS MPN. Grad PLUS borrowers must complete a Grad PLUS MPN.

PLUS loans are disbursed directly to the student's account, including any remaining balance.

(Parent note: Contact the Office of Scholarship and Financial Aid if you want any remaining balance paid (by paper check) to you.)

DO NOT PROCESS THIS LOAN. I REQUEST A CREDIT CHECK ONLY. My signature gives Minnesota State University Moorhead authorization to perform a credit check. See Privacy Act Disclosure Notice (page 2). I understand that if credit is approved, I must submit an additional signed and dated request to the MSUM Office of Scholarship and Financial Aid for the loan to be processed.

Consent to Obtain Credit Report

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 PLUS/Grad PLUS Loan to me. I understand that I will be notified of the results of the credit check with respect to my loan application.

Parent Signature (full legal name) _____ Date _____

Grad PLUS Student Signature (full legal name) _____ Date _____

RETURN THIS COMPLETED AND SIGNED WORKSHEET TO:

Minnesota State University Moorhead • Office of Scholarship and Financial Aid • MSUM Box 90 • 1104 7th Avenue South • Moorhead, MN 56563
218.477.2251 • Fax: 218.477.2058 • E-mail: financialaid@mnstate.edu

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 efficiently to 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.