



## 2009-2010 Direct PLUS Loan Application Instructions

Please retain these instructions for your records

Please review the Direct PLUS Loan program requirements which can be found at:

[http://studentaid.ed.gov/students/attachments/siteresources/89679\\_327-841parents.pdf](http://studentaid.ed.gov/students/attachments/siteresources/89679_327-841parents.pdf)

### Eligibility Requirements:

- The student must be enrolled in a minimum of six credit hours per semester to qualify for the Direct PLUS Loan.
- A 2009/2010 Free Application for Federal Student Aid [FAFSA] must be completed prior to submitting this application. Processing of the PLUS Loan will not commence until the Federal Processor forwards the FAFSA information to NMU's Financial Aid Office.
- A parent may borrow a Direct PLUS Loan for a dependent son or daughter who is an undergraduate student. The federal government defines a parent as a natural or adoptive mother or father, or legal guardian (which may include a stepparent).
- The student must be in an eligible degree seeking program.
- The student must maintain Satisfactory Academic Progress requirements as outlined in the Financial Aid Rights and Responsibilities webpage located at <http://www.nmu.edu/finaidsap>.

### How to Apply:

- The minimum amount is \$200, while the maximum is determined based on the students budgeted Cost of Attendance [COA] calculation minus all other aid. The COA represents the students determined cost of attendance to Northern Michigan University for the enrollment period.
- Submit the completed application either to the Financial Aid Office or Student Service Center located in the C.B. Hedgcock Building. The application can also be faxed to 906-227-2321 or mailed to:  
Northern Michigan University  
Attn: Financial Aid Office  
1401 Presque Isle Avenue  
Marquette, MI 49855

### Approval Notification Process:

- Once the application has been submitted, the Financial Aid Office will determine the student's amount eligibility.
- Once the loan application is established, the information is electronically submitted to Direct Loans for a credit determination.
- The first electronic submission will not be sent any earlier than June 1, 2009.
- If your loan is approved you will receive notification directly from the Direct Loan Servicing Center. Unless you decline or reduce the loans, the Financial Aid Office will assume that you will be accepting the loans as awarded.
- Increase requests to approved amounts may be submitted through a signed statement which is mailed to the above address or faxed to (906) 227-2321. A written response will come from the Financial Aid Office.

### Master Promissory Note requirement:

- If you signed a Direct Loan Master Promissory Note during the 2008/2009 academic year, you will not be required to complete a new promissory note.
- If this is the first time that you have applied for a William D. Ford Direct PLUS Loan for this student then you will need to complete a Master Promissory Note [MPN]. This requirement can be met in one of two methods:
  1. Completing the promissory note electronically: If you elect to complete the MPN electronically over the Internet, you will need a Personal Identification Number [PIN]. This is the same PIN that you used if you filed your Free Application for Federal Student Aid [FAFSA] electronically this year. If you did not use a PIN on your FAFSA, then you can visit <http://www.pin.ed.gov/> to sign up for your PIN. Once you receive your PIN information, you will need to log on to <http://dlenote.ed.gov/> to complete your promissory note. You will need to complete the entire MPN once you begin. **Helpful Hint:** while completing this process, take note of the three-digit confirmation code assigned to you. When you "Review Signed MPN", the code will be located at the very bottom of the third page of the MPN. You will need this number later in the process and cannot return to the page where it is assigned.
  2. Or, requesting a preprinted copy of your promissory note to be mailed to you, just send a request, including name, social security number and mailing address, through e-mail at [fao@nmu.edu](mailto:fao@nmu.edu) or call the Financial Aid Office at (906) 227-2327.

### If your loan request should be denied, you have the following options:

- Contact the Direct Loan Applicant Services at (800) 557-7394 to discuss credit decisions, credit appeals or endorser related questions.
- The student is eligible to apply for a Direct Unsubsidized Loan through the Financial Aid.

# 2009-2010 Direct PLUS Loan Application

Student Name: \_\_\_\_\_ NMU IN: \_\_\_\_\_

Please complete all information according to the instructions form. All items below are to be answered by the parent who will be the Direct PLUS Loan borrower. Please review the Direct PLUS Loan program requirements at: [http://studentaid.ed.gov/students/attachments/siteresources/89679\\_327-841parents.pdf](http://studentaid.ed.gov/students/attachments/siteresources/89679_327-841parents.pdf)

1. Parent Borrower's Name: \_\_\_\_\_  
Last First M.I.
2. Parent Borrower's Social Security Number: \_\_\_\_\_
3. Parent Borrower's Permanent Address: \_\_\_\_\_  
Street Address City State Zip
4. E-mail Address (Optional): \_\_\_\_\_
5. Parent Borrower's Birth Date: \_\_\_\_\_ (Use Numbers Only)  
Month Day Year
6. Parent Borrower's Telephone Number: (\_\_\_\_\_) \_\_\_\_\_
7. Is the parent borrower a U.S. Citizen?  
Check One: \_\_\_\_\_ Yes, I am a U.S. Citizen.  
\_\_\_\_\_ No, but I am an eligible non-citizen. My Alien Registration Number is: A \_\_\_\_\_  
\_\_\_\_\_ No, neither of the above.
8. Is the parent borrower in default on any Title IV educational loan?  Yes  No  
If yes, have you made satisfactory repayment arrangements?  Yes  No  
Does the parent borrower owe a refund due to an overpayment on a Title IV grant?  Yes  No
9. If it is determined that the parent borrower has an adverse credit history, would parent obtain an endorser?  Yes  No
10. Does the parent borrower authorize NMU to release excess loan proceeds directly to the student?  
(If the need arises to change this, please contact our office)  Yes  No
11. Amount of Direct PLUS Loan requested: \$ \_\_\_\_\_ [Do not leave blank]
12. Loan Period (please check one): \_\_\_\_\_ Fall & Winter Semesters, 2009-2010  
\_\_\_\_\_ Fall Semester, 2009 only  
\_\_\_\_\_ Winter Semester, 2010 only  
\_\_\_\_\_ Summer Semester, 2010 only
13. Has student completed their FAFSA application? YES / NO  
If no, the PLUS loan is unavailable until the FAFSA is completed & received by the Financial Aid Office.
14. Please check one of the following statements:  
\_\_\_\_\_ Process this Direct PLUS Loan request **before** determining other aid/loan eligibility for my son/daughter.  
\_\_\_\_\_ Process this Direct PLUS Loan request **after** determining other aid/loan eligibility for my son/daughter.  
A Free Application for Federal Student Aid (FAFSA) has been/will be filed.
15. Parent Signature: 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 to me. I understand that I will be notified in writing of the results of the credit check with respect to my loan application. I understand that I must complete a Master Promissory Note at <http://dlenote.ed.gov> before any funds can be disbursed.

Parent Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**RETURN THIS FORM TO:**  
**Financial Aid Office**  
**1401 Presque Isle Avenue**  
**Marquette, MI 49855-5324**  
**or**  
**FAX (906)227-2321**