



WESTERN
NEW ENGLAND
COLLEGE

William D. Ford Federal Direct Program U.S. Department of Education Federal Direct PLUS Loan Application

Section A: To Be Completed by Student

1. _____ 2. _____ 3. _____
Name (last, first, middle initial) Date of Birth MM/DD/YYYY Social Security Number

Section B: To Be Completed By One Parent

4. _____
Name (last, first, middle initial)

Permanent Address (street, city, state, zip code)

5. _____
Employer's Name and Address

Employer's Area Code/Telephone No. _____ 6. _____
Email Address (required)

7. _____ 8. _____ 9. _____
Social Security Number Date of Birth MM/DD/YYYY Permanent Area Code/Telephone Number

10. U.S. Citizenship Status (check one) 1. U.S. citizen or national 2. Permanent resident or other eligible alien Neither 1. nor 2.

Alien Registration Number _____

11. _____ 12. _____
Driver's License Number (list state abbreviation first) Loan Amount Requested

13. Are you currently in default on a federal education loan, or do you owe a refund on a federal student grant? (Check one) YES NO
If you answered "Yes" to this question, have you made satisfactory repayment arrangements? (Check one) YES NO
(If "Yes," please read instructions and attach documentation)

Deferment Note: Deferment of loan payments can be requested by calling the Direct Loan Servicing Center following the first disbursement.

THIS IS A PARENT LOAN

14. _____ 15. _____
Signature of Parent Date MM/DD/YYYY

**PLEASE RETURN THIS FORM TO: WESTERN NEW ENGLAND COLLEGE, Student Administrative Services
1215 Wilbraham Road, Springfield, MA 01119**

INSTRUCTIONS FOR THE FEDERAL DIRECT PLUS LOAN APPLICATION

This application applies to Federal Direct PLUS Loans (Direct PLUS Loans). This allows parents to borrow federal funds on behalf of a dependent child who is an undergraduate. The completed application should be legibly prepared in blue or black ink or typewritten. The completed application must be signed and dated.

SECTION A:

To be completed by Student.

Items 1-3: All information in Section A should be completed by the student on whose behalf the parent is seeking the Direct PLUS Loan.

Item 1. Enter the legal name of the student, placing the last name first, followed by the first name and middle initial.

Item 2. Using only numbers, enter the month, day, and four-digit year of the student's birth. (For example, for June 24, 1974, you would enter 06/24/1974.)

Item 3. Enter the student's nine-digit social security number. The social security number will be used to verify the identity of the student, to determine eligibility for the loan, to service the loan, and to collect on a delinquent or defaulted loan. The social security number may be furnished to the student's school, to an agent of the U.S. Department of Education, and to federal or state agencies to assist in the servicing or collection of the loan. Disclosure of the student's social security number is required as a condition for participation in the Direct Loan Program.

SECTION B:

To be completed by Borrower (1 Parent).

Items 4-14: The parent who is applying to be a borrower of a Direct PLUS Loan should complete all information in Section B. Only one parent may apply on each application.

Item 4. Enter your last name, then your first name and middle initial. Enter your street address, apartment number, city, state, and zip code.

Item 5. Enter employer's Name, Street Address, City, State and Zip Code.

Item 6. Enter parent's preferred email address. You are not required to provide this information. If you do, we may use your email address to communicate with you. If you do not have an email address or do not wish to provide one, write "N/A."

Item 7. Enter the parent (borrower) nine-digit social security number. The social security number will be used to verify the identity of the student, to determine eligibility for the loan, to service the loan, and to collect on a delinquent or defaulted loan. The social security number may be furnished to the student's school, to an agent of the U.S. Department of Education, and to federal or state agencies to assist in the servicing or collection of the loan. Disclosure of the parent social security number is required as a condition for participation in the Direct Loan Program.

Item 8. Using only numbers, enter the month, day, and four-digit year of your birth. (For example, for June 24, 1954, you would enter 06/24/1954.)

Item 9. Enter your area code and telephone number.

Item 10. Place a check in the box that corresponds with your citizenship status. Enter the Alien Registration number, if appropriate. The Direct PLUS Loan Program is intended to provide financial aid to parents who are either U.S. citizens, U.S. nationals, permanent residents, or certain Pacific Islanders who intend to become citizens or permanent residents of the United States.

The term "**U.S. citizen or national**" includes citizens of the 50 states, the District of Columbia, Puerto Rico, the Virgin Islands, Guam, and the Northern Mariana Islands.

A "**permanent resident**" of the United States must provide documentation of this status from the U.S. Immigration and Naturalization Service.

An "**eligible non-citizen**" is an individual who can provide documentation from the U.S. Immigration and Naturalization Service that he or she is in the United States for a purpose that is not temporary, with the intention of becoming a citizen or permanent resident. This category includes refugees, persons granted asylum, Cuban-Haitian entrants, temporary residents under the Immigration Reform and Control Act of 1986, and others.

Item 11. Enter the two-letter abbreviation for the state that issued your driver's license number. If you do not have a driver's license, enter N/A.

Item 12. Enter the amount of money that you are seeking to borrow. In requesting an amount of money, you should select the smallest amount of money that will satisfy the student's costs of attending school. You should remember that these funds are a loan from the U.S. Department of Education, and

the loan must be repaid.

The maximum annual amount that is available to a Direct PLUS borrower on behalf of an eligible student is limited to the cost of the student's education. The Direct Loan PLUS, together with all other financial aid, may not total more than the student's cost of attendance. There is no limit on the maximum aggregate amount that is available to Direct PLUS Loan borrowers. The school will make the final determination based on the cost of attendance. Also, please keep in mind that the government charges a 4% origination fee upon each disbursement.

Item 13. The parent must check "Yes" if in default on any loan received under the Federal Perkins (including NDSL), the Federal Family Education Loan Program (including Federal Stafford Federal PLUS, Federal Supplemental Loans for Students, Federal Consolidation Loans, Federal Insured Student Loans, and Guaranteed Student Loans), or the Direct Loan Program, or owes a refund on a Federal Pell Grant, Basic Educational Opportunity Grant, or a State Student Incentive Grant. If the parent checks "Yes" to this question, the parent must attach a written statement to the application for a Direct PLUS explaining the current status of the debt.

A parent who has successfully participated in a program that allows a borrower with a defaulted loan or loans to regain eligibility for all Title IV student financial assistance upon the borrower's payment of six consecutive, voluntary, on-time, full monthly payments should attach documentation.

Item 14. To obtain a Direct PLUS Loan, you must either not have an adverse credit history, have an adverse credit history but document that extenuating circumstances exist, or obtain an endorser who does not have an adverse credit history. Indicate by checking "Yes" or "No," whether you would try to obtain an endorser if it is determined that you have an adverse credit history.

Item 15. After reviewing this application, the parent borrower must sign the application and enter the date (**Item 16**) that the document was signed.