

**Federal Direct Parent Loan (PLUS) Program
General Parent Plus Loan Information**

Dear Purdue University Calumet Parent:

A Parent PLUS Loan for undergraduate students is included in your student's financial aid award. Enclosed is a packet of information and an application that includes the "Refund Instructions, Data Sheet, Credit Check Information, and Consent to Obtain Credit Report." On the reverse side of this letter is an explanation of the Federal Direct PLUS Loan Program. Please keep this page of the application for future reference. Also note that if you have previously borrowed a PLUS loan from a commercial lender, the application process is significantly different since Purdue University Calumet participates in the Federal Direct Loan Program. You **do not** need to obtain a separate PLUS Loan application from your commercial lender. To continue the Federal Direct PLUS Loan application process, please complete and return the enclosed forms to the Office of Financial Aid and Student Accounts at Purdue University Calumet.

A current credit report is required by the federal government as part of the PLUS Loan process. If the parent borrower does not pass the credit check, he/she may still be able to receive loan funds. This process is explained on the Credit Check Instructions included in this packet.

Purdue University Calumet requests your student complete a Free Application for Federal Student Aid (FAFSA). The FAFSA is available on-line at www.fafsa.ed.gov. If your student has not completed a FAFSA, please include the Supplemental Information Form with your application. You must also complete a PLUS Loan Master Promissory Note on-line at <https://dlenote.ed.gov>.

Loan proceeds will be credited directly to your student's account in two equal amounts for the year. Should the PLUS Loan be awarded for a semester only, this amount will be disbursed in two equal payments for that semester. After payment of tuition and fees, any remaining proceeds will be disbursed in a check made payable to either you or the student, whomever you designate. Finally, borrowers have flexible repayment options and you will receive detailed information about these options with your PLUS Loan Master Promissory Note.

If you have any questions regarding the PLUS Loan application process or your eligibility, please contact the Office of Financial Aid and Student Accounts.

Sincerely,

Office of Financial Aid and Student Accounts
Purdue University Calumet

**Federal Direct Parent Loan (PLUS) Program
Refund Instructions**

STEPS FOR APPLYING FOR A PLUS LOAN

1. The parent borrower should complete the Refund Instructions, Data Sheet, Credit Check Instructions, and the Consent to Obtain Credit Report Forms and return them to the Office of Financial Aid and Student Accounts at Purdue University Calumet. This application should be completed by **one** parent only.
2. A Master Promissory Note is required of the parent borrower requesting the Direct Parent Loan (PLUS). To complete the Master Promissory Note, you must do the following:
 - **The parent borrower** must obtain a PIN (Personal Identification Number) from the U.S. Department of Education at www.pin.ed.gov
 - After you receive your PIN, complete the Direct Plus Loan Master Promissory Note at the following web site: <http://dlenote.ed.gov>
 - If you prefer to complete a paper Master Promissory Note for the Plus Loan, contact the Office of Financial Aid and Student Accounts at (219) 989-2301 to request a paper copy.

LOAN PROCEEDS INSTRUCTIONS

All PLUS Loan proceeds are released in two disbursements and will be applied to any outstanding balance for the current loan period. Any remaining proceeds will be disbursed in a check made payable to either the student or the parent. **Please check only one box** indicating your preference. **If neither box is checked or this form is not returned**, we are required to disburse the check to the parent.

Please issue the refund check to the student.

OR

Please issue the refund check in my (parent borrower) name and mail to the address listed on the PLUS Data Sheet.

Parent Borrower's Signature: _____ **Date:** ____/____/____

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Federal Direct Parent Loan (PLUS) Program Data Sheet

DIRECTIONS: This form is to be completed by the **parent** (only one) of a dependent student who wishes to borrow under the Federal Direct PLUS Loan Program. **Applications for a single semester/session must be received before the end of the regular class schedule for the term.**

STUDENT NAME: _____ **PUID:** _____

NOTE: The following data refers to the **PARENT BORROWER**

Social Security Number of Parent Borrower: _____

Name of Parent Borrower: _____

Permanent Address of Parent Borrower: _____
Street Number and Name

_____ City State Zip

Email Address of Parent Borrower: _____

Phone Number of Parent Borrower: (_____) _____

Date of Birth of Parent Borrower: _____

Driver's License State: _____ Driver's License Number: _____

Loan Period Requested (Check One):
 Full Academic Year
 Fall Semester Only
 Spring Semester Only
 Summer Session Only

Loan Amount Requested: \$ _____

Are you currently in default on a previous loan? _____ YES _____ NO

Are you a U.S. Citizen? ____ YES ____ NO

If NO, what is your Alien Registration Number? A _____

Parent Borrower's Signature: _____ **Date:** ____/____/____

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CALUMET

**Federal Direct Parent Loan (PLUS) Program
Credit Check Information**

DIRECTIONS: This form is to be completed by a **parent** (only one) of a dependent student who wishes to borrow under the Federal Direct PLUS Loan Program and **returned to the Office of Financial Aid and Student Accounts at Purdue University Calumet.**

STUDENT NAME: _____ **PUID:** _____

NOTE: The following data refers to the PARENT BORROWER

Social Security Number of Parent Borrower: _____

Name of Parent Borrower: _____

Permanent Address of Parent Borrower: _____
Street Number and Name
City State Zip

To be eligible to receive a Federal Direct PLUS Loan the parent borrower must have a good credit history. With your approval, a credit report will be obtained by the Office of Financial Aid and Student Accounts. If you are denied a PLUS Loan due to an adverse credit history, please indicate how you wish to proceed by **checking one** of the following boxes. If neither box is checked nor the form returned, we will assume you are seeking a credit-eligible endorser for the PLUS Loan.

If I am denied a PLUS loan due to an adverse credit history, I request that Purdue University Calumet cancel the PLUS Loan and proceed to award a Federal Direct Unsubsidized Stafford Loan directly to my son/daughter. I understand that dependent students may be eligible for up to \$4,000 as a freshman or sophomore, and \$5,000 as a junior or senior. Consequently, the Unsubsidized Stafford Loan eligibility may not be the same as the requested PLUS Loan amount. I understand the interest starts to accrue immediately on a Federal Direct Unsubsidized Stafford Loan.

OR

If I am denied a PLUS loan due to an adverse credit history, I will appeal the credit denial* and/or obtain a credit-eligible endorser for the PLUS Loan. Information about the appeal and/or endorser process will be sent to me (parent) by the William D. Ford Direct Loan Processing Center. The endorser approval/denial decision is sent to Purdue University Calumet upon completion of the endorser credit review. If my appeal/endorser is denied, I may request a Federal Direct Unsubsidized Stafford Loan for my student by contacting the Office of Financial Aid at Purdue University Calumet.

*To appeal a credit denial, please contact Applicant Services at the Direct Loan Origination Center
1- 800-557-7394.

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Federal Direct Parent Loan (PLUS) Program Consent to Obtain Credit Report

I give consent to the U.S. Department of Education and its agents to obtain a report of my credit record and use the information from that report to determine whether to make a Federal Direct PLUS Loan to me. I understand that I will receive a written notification of the results of the credit check from the William D. Ford Direct Loan Processing Center.

Social Security Number of Borrower	/ / Date of Birth (MM/DD/CCYY)	
Last Name	First Name	M.I.
Street Address		
City	State	Zip
Phone Number		

Parent Borrower's Signature: _____

Date of Signature: ____/____/____

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 S451 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 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(a)(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 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.

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**Federal Direct Parent Loan (PLUS) Program
Supplemental Information Form**

STUDENT NAME: _____ **PUID:** _____

DIRECTIONS: This form is to be completed by the parent (one only) of a **dependent student not filing a FAFSA** who wishes to borrow under the Federal Direct PLUS Loan Program. Please provide the student and parent information requested in each section and return this form to the Office of Financial Aid and Student Accounts at Purdue University Calumet.

SECTION 1: STUDENT INFORMATION

Street Address: _____
Street City State Zip Code

Birth Date: _____/_____/_____ Anticipated Graduation Date: _____

Do you have a valid driver's license? ____ Yes ____ No State: _____ Number: _____

Will you be residing with your parent(s) for the current Academic Year? ____ Yes ____ No

If no, please submit a copy of your most recent rent receipt or lease agreement.

1. What is your state of legal residence? _____
2. Will you have your first bachelor's degree before July 1, 2009? ____ Yes ____ No
3. Please check "yes" or "no" for the following questions:
 - a. Were you born before January 1, 1986? ____ Yes ____ No
 - b. As of today, are you married? (Answer "Yes" if you are separated, but not divorced. "As of today" refers to the day you signed your FAFSA.) ____ Yes ____ No
 - c. At the beginning of the 2009-2010 school year, will you be working on a master's or doctorate program (such as MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)? ____ Yes ____ No
 - d. Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training? ____ Yes ____ No

Answer "Yes" if you are currently serving in the U.S. Armed Forces or are a National Guard or Reserves enlistee who is on active duty for other than state or training purposes.

Answer "No" if you are a National Guard or Reserve enlistee who is on active duty for state or training purposes.

- e. Are you a veteran of the U.S. Armed Forces? ____ Yes ____ No

Answer "Yes" (you are a veteran) if you (1) have engaged in active duty in the U.S. Armed Forces (Army, Navy, Air Force, Marines, or Coast Guard), or are a National Guard or Reserve enlistee who was called to active duty for other than state or training purposes, or were a cadet or midshipman at one of the service academies, and (2) were released under a condition other than dishonorable. Also, answer "Yes" if you are not a veteran now but will be one by June 30, 2010.

Answer "No" (you are not a veteran) if you (1) have never engaged in active duty in the U.S. Armed Forces, (2) are currently an ROTC student or a cadet or midshipman at a service academy, or (3) are a National Guard or Reserves enlistee activated only for training purposes or (4) were engaged in active duty in the U.S. Armed Forces but released under dishonorable conditions.

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Federal Direct Parent Loan (PLUS) Program Supplemental Information Form

SECTION 1: STUDENT INFORMATION (continued)

- f. Do you have children who will receive more than half their support from you between July 1, 2009, and June 30, 2010? ___ Yes ___ No
- g. Do you have dependents, other than your children or spouse, who live with you and who receive more than half their support from you, now and through June 30, 2010? ___ Yes ___ No
- h. When you were age 13 or older, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court? ___ Yes ___ No
- i. As of today, are you an emancipated minor as determined by a court in your state of legal residence? ___ Yes ___ No
- j. As of today, are you in legal guardianship as determined by a court in your state of legal residence? ___ Yes ___ No
- k. At any time on or after July 1, 2008, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless? ___ Yes ___ No
- l. At any time on or after July 1, 2008, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless? ___ Yes ___ No
- m. At any time on or after July 1, 2008, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? ___ Yes ___ No
4. Have you ever been convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid? ___ Yes ___ No
- * If you have been convicted, answer "Yes" to Question 4, complete and submit this application, and we will mail a worksheet to you to determine if your conviction affects your eligibility for financial aid.

Enrollment: Number of Credit Hours: Fall, 2009 _____ Spring, 2010 _____ Summer, 2010 _____

Other Financial Resources: If you will receive financial assistance from any source, other than state or federal grant programs, report the source and amount below: i.e., Athletic Grants, Outside Scholarships.

<u>Source</u>	<u>Amount</u>

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SECTION 2: STUDENT CITIZENSHIP VERIFICATION

Check as appropriate:

- _____ U.S. Citizen
- _____ Eligible Non-Citizen (A photocopy of both sides of your Alien Registration Card must be returned with this form).
- _____ Neither of the above - Explanation: _____

SECTION 3: STUDENT CERTIFICATION STATEMENT (Student should complete and sign)

Statement of Educational Purpose/Default-Overpayment Status/Selective Service Registration Compliance.
I certify that I **(1)** will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education, **(2)** am not in default on a federal student loan or have made satisfactory arrangements to repay it, **(3)** do not owe money back on a federal student grant or have made satisfactory arrangements to repay it, **(4)** will notify the school if I default on a federal student loan.

I certify that: (Check as appropriate)

- I **am** registered with Selective Service.
- I am **not** required to register with Selective Service because: _____
- I am a female.
- I am in the armed services on active duty. (NOTE: Does not apply to members of the Reserves and National Guard who are not on active duty.)
- I have not reached my 18th birthday.
- I was born before 1960.
- I am a citizen of the Federated States of Micronesia, or the Marshall Islands, or a permanent resident of the Trust Territory of the Pacific Islands (Palau).

I certify that the information provided on this form is complete and correct.

→ **Student Signature:** _____ **Date:** _____

SECTION 4: PARENT CERTIFICATION STATEMENT (Parent should read and sign)

I certify that all information reported on this form is complete and correct.

I certify that I **(1)** will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education, **(2)** am not in default on a federal student loan or have made satisfactory arrangements to repay it, **(3)** do not owe money back on a federal student grant or have made satisfactory arrangements to repay it, **(4)** will notify the school if I default on a federal student loan.

→ **Parent Signature:** _____ **Date:** _____

Return this form and all requested documents within 14 days to the Office of Financial Aid and Student Accounts, Purdue University Calumet, Lawshe Hall, Room 130, Hammond, IN 46323.

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**Federal Direct Parent Loan (PLUS) Program
Master Promissory Note Information**

DIRECTIONS: The parent borrower should review the enclosed information and return the completed Master Promissory Note to the Office of Financial Aid and Student Accounts at Purdue University Calumet.

SECTION 1: Review the enclosed material

- **Two** originals of the William D. Ford Federal Direct PLUS Loan Program Application and Promissory Note:
 - One original is to be completed by the parent borrower and returned to the Office of Financial Aid.
 - One original is for your records.
- The Direct PLUS Loan Program Borrower's Rights and Responsibilities Statement

SECTION 2: Complete the enclosed forms

- **Thoroughly read** both sides of the PLUS Loan Application, Master Promissory Note, and the Borrower's Rights and Responsibilities Statement.
- Check all pre-printed information for accuracy, **and if corrections are required**, draw a line through the incorrect information, print the new information **in blue or black ink** and **initial each change**.
- **Complete any questions for which the answer is blank**, in particular:
 - **Section A, Item 7:** Parent's U.S. Citizen Status
 - **Section A, Items 8-9:** Parent's Employer Information
 - **Section A, Item 11:** References for Parents
 - **Signatures:** Parent Borrower's Signature on Line 24 and the Date on Line 25

SECTION 3: Submit the completed forms

- Return one completed PLUS Loan Application and Master Promissory Note to the Office of Financial Aid and Student Accounts in the Enrollment Services Center (Lawshe 130). Remember to affix a stamp for mailing.
- Keep one Master Promissory Note for your records.

Important Note: If you correct or change any pre-printed information on the Master Promissory Note you must initial each change. Failure to follow the instructions exactly as outlined above could delay the processing of your PLUS Loan.