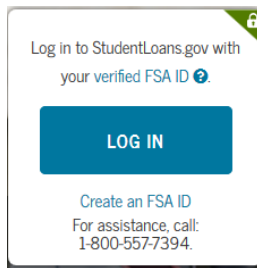


PLUS LOAN DIRECTIONS FOR PARENTS OR GRADUATE STUDENTS

- Colorado School of Mines will receive your request electronically once approved by the Department of Education.
- There will be only one parent-borrower per PLUS loan. That parent should be the one signing into studentloans.gov and completing the loan request.
- **PLUS loan requests are academic-year based and must be completed each year loans are borrowed.**
- Go to www.studentloans.gov
- Using your FSAID and password (parent or graduate student) from the FAFSA, 'Log In' to your account.



- You will need the following information to complete the **PLUS Loan Request** form:

Parent

To complete a Direct PLUS Loan Request, you will need:

Your FSA ID

- If you are a new user or have forgotten your FSA ID, click [here](#).
- Approximately 20 minutes to complete.
- The Direct PLUS Loan Request must be completed in a single session.
- Parents must log in using their own FSA ID to complete a Direct PLUS Loan Request.

Use of another person's FSA ID constitutes fraud. Use only your own FSA ID information.

School Name

Student Information

- Student first name, middle initial and last name
- Student social security number
- Student date of birth
- Student address
- Student telephone number

Personal Information

- Permanent Address
- Mailing Address (if different from permanent address)
- Telephone Number
- Email Address
- Alien Registration Number (if you are an eligible non-citizen)

Employer Information

- Employer Name
- Employer Address

If you have previously completed either a Direct Loan MPN or a Direct PLUS Loan Request, some of this information may be populated for you. You should review all populated information carefully for accuracy.

- From the 'My Home Page' screen, select 'Apply for a Direct PLUS Loan'.

I want to:

- 
»»
View My Documents
- 
»»
Complete Loan Counseling (Entrance, Financial Awareness, Exit)
- 
»»
Complete Loan Agreement (Master Promissory Note)
- 
»»
Apply for a Direct PLUS Loan
- 
»»
Appeal Credit Decision
- 
»»
Complete an Endorser Addendum
- 
»»
Complete PLUS Credit Counseling
- 
»»
Apply for Loan Consolidation

- Select the Parent PLUS option or Graduate PLUS if you are a graduate student:

Select the type of Direct PLUS Loan Application you would like to complete

<p>Direct PLUS Loan Application for Graduate/Professional Students William D. Ford Federal Direct Loan Program Federal Direct PLUS Loan Request for Supplemental Information</p> <p><small>Students must be logged in using their own FSA ID.</small></p> <p>Learn More</p> <p><small>Preview a read-only version of the Graduate/Professional Direct PLUS Loan Application</small></p>	<div style="border: 1px solid red; padding: 2px; display: inline-block;">Graduate student</div>	<div style="font-size: 2em;">➔</div>	<div style="background-color: #0070C0; color: white; padding: 5px; text-align: center; width: 60px; margin: 0 auto;">START</div> <p style="font-size: 0.8em; margin-top: 5px;">OMB No. 1845-0103 Form Approved Exp. Date 08/31/2017</p>
<p>Direct PLUS Loan Application for Parents William D. Ford Federal Direct Loan Program Federal Direct PLUS Loan Request for Supplemental Information</p> <p><small>Parents must be logged in using their own FSA ID.</small></p> <p>Learn More</p> <p><small>Preview a read-only version of the Parent Direct PLUS Loan Application</small></p>	<div style="border: 1px solid red; padding: 2px; display: inline-block;">Parent</div>	<div style="font-size: 2em;">➔</div>	<div style="background-color: #0070C0; color: white; padding: 5px; text-align: center; width: 60px; margin: 0 auto;">START</div> <p style="font-size: 0.8em; margin-top: 5px;">OMB No. 1845-0103 Form Approved Exp. Date 08/31/2017</p>

- Select an Award Year

Select an Award Year

Award Year:

- Select -
▼ *

- (For Graduate PLUS Loans) Check the box to authorize the school to use the loan funds

Authorization for School to Use Loan Funds to Satisfy Other Charges

Your Direct PLUS Loan will be applied to your school account to pay for tuition and fees, and room and board. By selecting the box below, you may authorize the school to use your Direct PLUS Loan to satisfy other educationally related charges that you incurred at the school. Examples of other charges that may be paid with your authorization include, but are not limited to, library fines, campus parking tickets, lab fees, and charges for minor damage to school property.

You are not required to provide this authorization. If you provide this authorization, you may revoke or modify the authorization at any time by contacting the school.

I authorize the school to use my Direct PLUS Loan to pay for other educationally related charges that I incur at the school, as described above.

- (For Parent PLUS Loans) Enter Student Information

Student Information

Name [More Information](#) 

First Name:

Middle Initial:

Last Name:

Personal Information

Social Security Number:

Date of Birth:

- (For Parent PLUS Loan) Check if you would like to defer repayment until the student is no longer eligible for federal aid.

Request for Deferment While Student is Enrolled in School

If you select Yes below, your servicer will contact you shortly before your Direct PLUS Loan enters repayment. A Direct PLUS Loan enters repayment on the date the final disbursement of the loan is made. At this time, your servicer will:

- (1) Provide you with the complete terms and conditions of the deferment; and
- (2) Give you the opportunity to cancel your deferment request and begin making payments on your loan.

Unless you cancel your deferment request, your servicer will grant a deferment on your Direct PLUS Loan that will begin on the date your Direct PLUS Loan enters repayment, and will end on the date the student ceases to be enrolled on at least a half-time basis or, if you request the additional deferment period described below, six months after the student ceases to be enrolled on at least a half-time basis.

During the deferment period, you will not be required to make any payments on your Direct PLUS Loan. However, interest will continue to accrue. You will receive interest statements during the deferment period and may pay the accruing interest at any time. Any interest that you do not pay will be capitalized (added to your loan principal balance) at the end of the deferment period. Capitalization will increase your loan principal amount and the total cost of your loan.

If you select No below, the first payment on your Direct PLUS Loan will be due within 60 days after the date of the last disbursement of the loan. Your servicer will notify you of your payment due date and payment amount. If you later change your mind and decide that you wish to defer payments while the student is in school, you may request a deferment at any time while the student remains enrolled on at least a half-time basis.

Do you want to defer repayment of your Direct PLUS Loan while the student on whose behalf you obtained the loan is enrolled at an eligible school on at least a half-time basis?

- Yes
- No

- (For Parent PLUS Loan) Check whether you would like a 6-Month Post-Enrollment Deferment

Request for 6-Month Post-Enrollment Deferment

If you select Yes below, your servicer will contact you shortly before your Direct PLUS Loan enters repayment. A Direct PLUS Loan enters repayment on the date the final disbursement of the loan is made. At this time, your servicer will:

- (1) Provide you with the complete terms and conditions of the deferment; and
- (2) Give you the opportunity to cancel your deferment request and begin making payments on your loan.

Unless you cancel your deferment request, your servicer will grant a deferment on your Direct PLUS Loan that will begin on the date the student ceases to be enrolled on at least a half-time basis and will end six months after that date.

During the deferment period, you will not be required to make any payments on your Direct PLUS Loan. However, interest will continue to accrue. You will receive interest statements during the deferment period and may pay the accruing interest at any time. Any interest that you do not pay will be capitalized (added to your loan principal balance) at the end of the deferment period. Capitalization will increase your loan principal amount and the total cost of your loan. If you also requested a deferment while the student is enrolled in school on at least a half-time basis, unpaid interest that accrues during both deferment periods will be capitalized only once, at the end of the additional 6-month deferment period.

If you select No below and you requested a deferment while the student is enrolled on at least a half-time basis, the first payment on your Direct PLUS Loan will be due within 60 days after the date the student ceases to be enrolled on at least a half-time basis. Your servicer will notify you of your payment due date and payment amount. If you later change your mind and decide that you wish to defer payments for an additional six months after the student ceases to be enrolled on at least a half-time basis, you may request a deferment at any time while the student remains enrolled on at least a half-time basis.

Do you want to defer repayment of your Direct PLUS Loan for 6 months beginning on the date the student ceases to be enrolled on at least a half-time basis?

- Yes
- No

- (For Parent PLUS Loan) Check the box to authorize the school to use the loan funds

Authorization for School to Use Loan Funds to Satisfy Other Charges

Your Direct PLUS Loan will be applied to the student's school account to pay for tuition and fees, and room and board. By selecting the box below, you may authorize the school to use your Direct PLUS Loan to satisfy other educationally related charges that the student incurred at the school. Examples of other charges that may be paid with your authorization include, but are not limited to, library fines, campus parking tickets, lab fees, and charges for minor damage to school property.

You are not required to provide this authorization. If you provide this authorization, you may revoke or modify the authorization at any time by contacting the school.

I authorize the school to use my Direct PLUS Loan to pay for other educationally related charges that I incur at the school, as described above.

- (For Parent PLUS Loan) Check whether you would like a credit balance from the PLUS loan to be sent to you or be disbursed to the student.

Credit Balance Option

Your Direct PLUS Loan will first be applied to the student's school account to pay for tuition and fees, room and board, and, if you provide authorization, other educationally related charges. Any loan amount that remains after these charges have been paid is called a credit balance. You may choose to have the school pay the credit balance directly to you or to the student.

If there is a credit balance after your Direct PLUS Loan has been applied to the student's school account, to whom do you want the school to pay the credit balance?

- Me
 The Student

- Under the **School and Loan Information** form select Colorado School of Mines from the school menu bar.

School and Loan Information

Select School to Notify <input checked="" type="radio"/> U.S. Schools/U.S. Territory Schools <input type="radio"/> Non U.S. Schools Choose a state: - Select - Search school by name: Select or type	<input checked="" type="checkbox"/> This school is participating in Direct Plus Loan through StudentLoans.gov. School Name: COLORADO SCHOOL OF MINES School Code/Branch: G01348 School Address: 1500 ILLINOIS STREET GOLDEN, CO 804011887 Remove this school
--	--

- Specify the amount of loan you are requesting. Please list the exact amount you would like to borrow for the **entire year** rather than the option to borrow the maximum as determined by the school.

Loan Amount Requested

For each academic year, you may borrow up to - but not more than - the school's cost of attendance, minus the amount of other financial assistance that you receive (if you are a graduate or professional student) or that the student receives (if you are a parent borrower). The school determines the cost of attendance based on federal guidelines. It is important not to borrow more than you can afford to repay, even if you are eligible to borrow more.

- I want to borrow the maximum Direct PLUS Loan amount for which I am eligible, as determined by the school.
 I would like to specify a loan amount.

Loan Amount Requested: .00 *

(may not exceed the school's cost of attendance, minus other financial assistance that I or the student receive(s)).

- I do not know the amount I want to borrow. I will contact the school.

Loan Period [More Information](#)

Specify the loan period for which you are requesting a Direct PLUS Loan:

Loan Period Requested:
 08/2016 - 05/2017

- Colorado School of Mines will receive the loan request, and certify the loan with the Department of Education.

PLUS LOAN MASTER PROMISSORY NOTE

- You will only need to complete the Master Promissory Note once per student and institution.
- Future loans will be made under the same promissory note for the original borrower.
- **Skip this step if you borrowed a PLUS loan for this student for Mines in a prior year.**
- The borrower can complete the Master Promissory Note by selecting 'Complete Loan Agreement (Master Promissory Note)' from the options listed after you sign.
- The parent or graduate student borrowing the loan should be the one signing into studentloan.gov and completing the master promissory note.

MY HOME PAGE

I want to:

- View My Documents
- Complete Loan Counseling (Entrance, Financial Awareness, Exit)
- Complete Loan Agreement (Master Promissory Note)**
- Apply for a Direct PLUS Loan
- Appeal Credit Decision
- Complete an Endorser Addendum
- Complete PLUS Credit Counseling
- Apply for Loan Consolidation

- Select the Parent or Graduate PLUS Loan option.

Select the type of Direct Loan MPN you would like to preview or complete

MPN for Subsidized/Unsubsidized Loans

Use this MPN for Direct Subsidized or Direct Unsubsidized Loans available to eligible undergraduate or graduate/professional students.

Students must be logged in with their own FSA ID.

[Learn More](#)

[Preview a read-only version of the Subsidized/Unsubsidized MPN](#)

START

OMB No. 1845-0007 • Form Approved

PLUS MPN for Graduate/Professional Students

Use this MPN for Direct PLUS Loans available to eligible graduate/professional students.

Students must be logged in with their own FSA ID.

[Learn More](#)

[Preview a read-only version of the PLUS MPN for Graduate/Professional Students](#)

Graduate students should request unsubsidized loans up to their full eligibility. You may need to complete a Direct Subsidized/Unsubsidized Master Promissory Note.

START

OMB No. 1845-0068 • Form Approved

PLUS MPN for Parents

Use this MPN for Direct PLUS Loans available to eligible parents of eligible dependent undergraduate students.

Parents must be logged in with their own FSA ID.

[Learn More](#)

[Preview a read-only version of the PLUS MPN for Parents](#)

START

OMB No. 1845-0068 • Form Approved

- (For Direct Parent PLUS Loan) Enter Borrower (parent) and student (CSM student) information.
- Enter information for the two references you will need to complete the promissory note.
- Read the conditions of the loan and select the acknowledgement confirmation box.
- Once completed, Mines will receive an electronic transmission of funds, which will disburse to the student's account three days prior to the start of classes.

PLUS LOAN DENIALS AND ENDORSERS

- If your PLUS loan request is denied you have the option of appealing the decision. Access the appeal form from the main menu bar options. The Department of Education may require an endorser on the loan. (See below)



- Only if the Department of Education requires an endorser (co-signer) for your PLUS loan will an endorser complete the following portion of the loan. The form is accessible from the menu bar on the main home page.

ENDORSE A DIRECT PLUS LOAN

[Endorse a Direct PLUS Loan](#)

What is an Endorser?

An endorser is someone who agrees to repay the Direct PLUS Loan if the borrower becomes delinquent in making payments or defaults on the loan. The endorser may not be the student on whose behalf a parent obtains a Direct PLUS Loan.

Endorse a Direct PLUS Loan

Enter the borrower's last name and the endorser code OR the award identification number of the loan you would like to endorse.

(The borrower will have provided you with an endorser code or an award identification number. You may have received an email from the Department of Education containing the endorser code.)

Borrower's Last Name:

Endorser Code OR Award Identification Number:

START

[Preview a read-only version of the Endorser Addendum](#)

Who should complete this?

- Someone who agrees to repay the Direct PLUS Loan if the borrower stops making payments or defaults on the loan.

How long will it take?



Most people complete the endorser addendum in 30 minutes or less. The entire process must be completed in a single session, so be sure you have enough time before you start.

What do I need?

- Borrower's Last Name and either the Endorser Code OR the Award ID
- Personal Information
- Employer's Information
- School Name
- Reference information for two people with different U.S. addresses who have known you for at least 3 years