

Instructions for Completing the Request to Add Loans to a Federal Consolidation Loan

Completing this form will allow you to add eligible education loan(s) that were not included in your original Federal Consolidation Loan. The form must be completed and returned to the lender so that it is received within 180 days of the date the original Federal Consolidation Loan was made.

Section A. Borrower Information

- Item 1:** Enter your name.
- Item 2:** Enter your Social Security Number (must be identical to the number on your original Federal Consolidation Loan Application and Promissory Note).
- Item 3:** Enter the date you signed your original Federal Consolidation Loan Application and Promissory Note.
- Item 4:** Indicate if your spouse was a joint borrower on your original Federal Consolidation Loan. (Refer to your original Federal Consolidation Loan Application and Promissory Note and/or Spousal Addendum.) If you respond “yes,” enter the name and Social Security Number of your spouse. If you respond “no,” you cannot add your spouse as a joint borrower.

Section B. Education Loan Indebtedness

List the education loans that you want to add to your Federal Consolidation Loan. **List each loan separately.** The loans eligible for consolidation into a Federal Consolidation Loan are:

- SS** Subsidized Federal Stafford Loans, formerly Guaranteed Student Loans (GSL)
- DSS** Direct Subsidized Stafford Loans
- US** Unsubsidized and Nonsubsidized Federal Stafford Loans
- DUS** Direct Unsubsidized Stafford Loans
- SLS** Federal Supplemental Loans for Students, formerly Auxiliary Loans to Assist Students (ALAS) and Student PLUS
- PERK** Federal Perkins Loans, formerly National Defense/National Direct Student Loans (NDSL)
- HPSL** Health Professions Student Loans, including Loans for Disadvantaged Students
- HEAL** Health Education Assistance Loans
- FISL** Federal Insured Student Loans
- PLUS** Federal PLUS (Parent) Loans
- DPLUS** Direct PLUS Loans
- SCON** Subsidized Federal Consolidation Loans
- DSCON** Direct Subsidized Consolidation Loans
- UCON** Unsubsidized Federal Consolidation Loans
- DUCON** Direct Unsubsidized Consolidation Loans, including Direct PLUS Consolidation Loans
- NSL** Federal Nursing Loans

Notes: The federal government will pay interest that accrues during deferment on that portion of the consolidation loan that repays subsidized Federal Stafford loans, subsidized Federal Direct Stafford loans, subsidized FISL loans, subsidized Federal Consolidation Loans and subsidized Federal Direct Consolidation Loans. You will be responsible for interest that accrues during deferment on the portion of the loan that repays other loan types. You may consolidate a Consolidation Loan only if you are combining that loan with at least one other eligible loan.

- Item 5:** Enter the abbreviated name (as listed in bold print above) of the loan program from which you borrowed.
- Item 6:** Enter the full name and mailing address of each lender/servicer of your education loans. (This is the address to which you are or will be sending your payments). If the loan is a Perkins loan, enter the name of the school or the school's servicer to which you are or will be sending your payments.
- Item 7:** Enter a “B” for each loan that is yours, “S” if it is your spouse's loan, or “J” if it is jointly held (e.g., PLUS loans made to both parents as co-makers). Remember your spouse's loans can be listed only if your spouse was a joint borrower on your original Federal Consolidation Loan.
- Item 8:** Enter the account number for each loan. This is listed on your monthly billing statement or coupon.
- Item 9:** Enter the interest rate you are paying on each loan.
- Item 10:** Enter the estimated current account balance (payoff amount) as of today's date, including any unpaid interest and late fees. Collection costs may also be included.

Section C. Promissory Note Addendum *(To be completed by the borrower and, if applicable, the spouse.)*

- Item 11:** Sign and date the Promissory Note Addendum in dark ink.
- Item 12:** If you originally consolidated your loans jointly with your spouse, then your spouse must also sign the Promissory Note Addendum. However, if your spouse was not originally a party to your Federal Consolidation Loan, you cannot add your spouse's loan(s) at this time. Use dark ink.

Paperwork Reduction Notice

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. The valid OMB control number for this information collection is 1845-0036. The time required to complete this information is estimated to average 0.16666 hours (10 minutes) per response, including the time to review instructions, search existing data resources, gather and maintain the data needed, and complete and review the information collection. **If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to:** U.S. Department of Education, Washington, DC 20202-4651. **If you have any comments or concerns regarding the status of your individual submission of this form, write directly to the consolidating lender.**

Mail the original copy of the Request to the consolidation lender.