

Style Guide for Common Forms

Prepared by the Forms Subcommittee of
NCHELP's Program Operations Committee

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This style guide is intended to provide a resource for the consistent development and amendment of common forms used in the Federal Family Education Loan Program (FFELP).

COMMON FORMS STYLE GUIDE

This style guide is intended to provide a resource for the consistent development and amendment of common forms used in the Federal Family Education Loan Program (FFELP). The primary sources of information for this guide are *The Chicago Manual of Style*, 14th edition (University of Chicago Press); *The Gregg Reference Manual*; *The American Heritage Dictionary* (Houghton Mifflin); and Fowler's *Modern English Usage* (Oxford). When relevant, specific sections from these sources have been cited to illustrate a point. This style guide was designed based on conventions originally developed for the *Common Manual*, but has been amended to fit the needs of the common form process.

STYLE AND RELATED ISSUES

Below are some commonly accepted guidelines for making what you write easy for readers to understand.

1. A and An (see also Common Forms Conventions chart for use with acronyms)

- Use “a” before a word that, as pronounced, begins with a consonant sound. Before a pronounced *h*, long *u* (or *eu*) and such a word as *one*, the indefinite article should be *a*: a hotel, a historical study. (Chicago, 6.60, pp. 208-209).

Example:

If you do not have a telephone number, enter N/A.

- Use “an” before a word that, as pronounced, begins with a vowel sound.

Example:

If you provide an e-mail address for a reference, the holder. . .

2. Abbreviations

- Generally avoid abbreviations when spacing is not an issue.
- Do not use an abbreviation that may make the materials difficult to read for anyone who is not familiar with that particular abbreviation or for whom English is not the first language. For instance, the only appropriate abbreviation of the word “number” is the pound sign (#). Do not use “no” or “no.”

Example:

Use alien registration # rather than alien registration no.

3. Acronyms

- Spell out a term with its acronym in parentheses in its first occurrence on each page or in a section, as appropriate. Use only the acronym in every subsequent occurrence.

Example:

A financial aid administrator (FAA) is permitted to increase or decrease a student’s cost of attendance (COA) and expected family contribution (EFC) based on extenuating circumstances. In adjusting the EFC, the FAA must adjust a specific data element within the calculation.

4. And/or

- Use “and/or” only when there is a need for brevity and there is no other way to indicate clearly that it can be either of the options or both.

Example:

Under this program, individuals who work full-time in certain child care facilities that serve low-income families and meet other qualifications may be eligible to have up to 100 percent of their Direct **and/or** FFELP loans forgiven.

5. Authority versus authorities

- When referring to a single statutory provision, use the singular, “authority”. When referring to multiple statutory provisions, use the plural, “authorities”. These apply whether a form is designed for use in FFELP only or for use in multiple programs.

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Examples:

Deferment Requests (FFELP only): The **authority** for collecting the requested information from and about you is §428(b)(2)(A) *et seq.* of the Higher Education Act (HEA) of 1965, as amended (20 U.S.C. 1078(b)(2)(A) *et seq.*) and the **authorities** for collecting and using your Social Security Number (SSN) are §484(a)(4) of the HEA (20 U.S.C. 1091(a)(4)) and 31 U.S.C. 7701(b).

Teacher Loan Forgiveness Application (both FFELP and FDLP): The **authorities** for collecting the requested information from and about you are 428(b)(2)(A) *et seq.* and 451 *et seq.* of the Higher Education Act of 1965, as amended (20 U.S.C. 1078(b)(2)(A) *et seq.* and 20 U.S.C. 1087a *et seq.*) and the **authority** for collecting and using your Social Security Number (SSN) is 484(a)(4) of the HEA (20 U.S.C. 1091(a)(4)).

6. Bulleted lists

- Introduce a bulleted list with a complete sentence if possible. The introductory sentence/phrase must end with a colon and should be worded to make it clear to the reader whether one, some, or all the items or conditions in the list are required for the situation at hand. Capitalize the first word of each bulleted item and end each bulleted item with a semi-colon. Use "*and*" or "*or*" at the end of the penultimate bullet as appropriate.

Example:

A participating school must comply with all of the following:

- 34 CFR Part 682;
- State licensing requirements;
- Guarantor policies, procedures, and requirements;
- Accrediting agency requirements; and
- All other related requirements for schools, as specified in the Higher Education Act of 1965, as amended.

Example:

Notifying the borrower during this 90-day time frame also gives the borrower the opportunity to do one of the following:

- Provide the lender with documentation that he or she has returned, or will return, to school before the expiration of the grace period; or
- Make alternative repayment arrangements—such as graduated repayment or forbearance—if necessary.

7. Capitalization

- Capitalize a preposition or article in a title, subheading, etc., only if it is the first word in the title. Follow this rule for titles that include hyphenated phrases with prepositions. (Chicago 7.127)

Example:

(Preposition and article in a title)

Students Who Transfer after Full Disbursement of the Loan

- Generally, capitalize only the first word of a hyphenated pair or sequence of words. Capitalize the second element only if it is a proper noun or adjective.

Examples:

Half-time enrollment is considered half of the full-time status defined by the school for its students.

income-based repayment plan (when used where capitalization is required, for instance, in a heading.)

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Except for interest the federal government pays on your behalf on subsidized Federal Stafford Loans ... during income-based repayment ...

- Capitalize each loan name when referring to it in the abbreviated form.

Examples:

Stafford Loan

SLS Loan

PLUS Loan

Consolidation Loan

8. Citations

- Separate individual citations with semicolons. Citations should be listed in the following order: Higher Education Act then Code of Federal Regulations.

Example:

HEA 428F(b); 34CFR 668.8(c)

- To cite a section of the Higher Education Act, use HEA followed by section and paragraph references.

Example:

HEA 428F(b)

- Use the symbol for section (§) when referring to a section in the Code of Federal Regulations (CFR) in a citation at the end of a section or subsection. When referring to regulations within the text of the form, use "34 CFR" in place of the section symbol:

Example:

See 34 CFR 668.8(c) through (g) for more information.

- If two or more subparagraphs within the same section of a regulation are cited, write out the word "and" before the last item in the list.

Example:

§668.15(b)(7) and (8); §668.15(g).

- Use parentheses when including a United States Code section. **Note:** Exceptions to this convention occur in some ED provided language in the Warning and Privacy Act Notice.

Example:

(5 U.S.C. 552a)

9. Commas

- Do not place a comma before the conjunction (and, but, or, nor) in constructions that contain compound predicates, compound verbs, or compound predicate adjectives. (Chicago 5.33)

Example:

(Compound predicate—defined as two or more verbs having the same subject)

The MPN is only a promissory note and does not serve as a borrower application.

- In a series of three or more elements, separate each element with a comma. When a conjunction (e.g., and, or) joins the last two elements of the list, place a comma before the conjunction. (Chicago 5.57)

Example:

Subsection 3.4.B deals with loan assignment, sale, or transfer.

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- Use semicolons in place of commas when individual elements in a series are long and complex or involve internal punctuation. (Chicago 5.59)

Example:

A branch campus is defined as a permanent location of a school that is geographically apart and independent of the main campus; that offers courses leading to a degree, certificate, or other recognized educational credential; that has its own faculty and administration or supervision; and that has its own budgetary and hiring authority.

10. Date format

- When using numbers to indicate dates, use a two-number month, a two-number date, and a four-number year, separated by hyphens.

Example:

07-23-1993

- The name of a month should always be spelled out and not abbreviated.

Example:

The provisions begin in January of each year and extend ...

Date Formatting Convention

<i>What/Where</i>	<i>Language to Be Used</i>
Date fields for completion, excluding signature date fields	(mm-dd-yyyy) Use as needed, not necessarily for every date field for completion.
Instructions – General MPNs, school certifications, and consolidation app/note	Incorporate the following general instructions in forms that do not currently have general instructions regarding dates: Enter dates as month-day-year (mm-dd-yyyy). Use only numbers. Example: June 24, 1982 = 06-24-1982. The exact date used as an example may vary at the discretion of the workgroup.
Instructions – Individual items MPNs, school certifications, and consolidation app/note	Use only an abbreviated statement to solicit the date to be provided, such as: --Enter the date ... [describe date, e.g. date of the student's birth] --Enter the beginning and ending dates ... [describe dates] Note: For an item where mm-dd-yyyy is not appropriate, specify what is needed in the instructions for the specific item, e.g., for grace period end date, include "(month-year)".
Instructions – deferment, discharge, and forgiveness forms Note: For these forms there are only general instructions, not field-by-field instructions.	Enter dates as month-day-year (mm-dd-yyyy). Use only numbers. Example: June 24, 1982 = 06-24-1982. Note: The exact date used as an example may vary at the discretion of the workgroup.
Signature date field – MPNs, consolidation app/note, school certifications, and LVC	Today's Date (mm-dd-yyyy)
Signature date field – other forms	Date (mm-dd-yyyy)

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11. Date punctuation

- If using the standard Month/Day/Year format for dates, a comma precedes and follows the year, unless the year is at the end of the sentence. (Chicago 5.68)

Example:

July 23, 1993, is the first day of the loan period.

- If using a Month/Year format for dates, do not use a comma between the month and the year or after the year.

Example:

The July 1993 Dear Colleague Letter contains the necessary information.

12. Date ranges

- Use “from” and “through” to indicate a time period that begins on the “from” date and ends on the “through” date. The starting date and the ending date are both counted as part of the range.

Example:

The 30-day delay period for this loan is from November 1, 1999, through November 30, 1999.

13. Department of Education

- Use “the U.S. Department of Education (the Department)” the first time the Department is mentioned on a page or in a section and “the Department” thereafter.

Example:

Guarantors are reinsured under a common participation agreement with the U.S. Department of Education (the Department). However, the Department is authorized to enter into individual agreements, called Voluntary Flexible Agreements (VFAs), with selected guarantors.

14. Dollars and cents

- If a whole dollar amount is used, then don't include a decimal point or cents.

Example:

\$25

- When writing a sum that includes thousands, use a comma to delineate each numeric increment.

Example:

\$4,200

15. Hyphens

- Compound adjectives that precede the noun or noun phrase being modified are often hyphenated. Compound adverbs may also be hyphenated. However, do not use hyphens within compound adjectives that *follow* the noun or noun phrase being modified. Many commonly used compound adjectives and adverbs appear in the *Webster's Collegiate* or the *American Heritage* dictionary. (Chicago 6.40 and table 6.1 at the end of Chapter 6)

Examples:

(Compound adjective that precedes the noun being modified)
Prorate the loan for half-time enrollment.

(Compound adjective that follows the noun being modified)
If the student's enrollment status was half time for the entire year, prorate the loan.

- Do not hyphenate adverb-adjective combinations if the adverb ends in *-ly*. (Chicago 6.41)

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Example:

Frequently asked questions are included in the appendix.

- Do not use hyphens in compounds containing the following prefixes: "co-," "multi-," "non-," "over-," "post-," "pre-," "re-," "un-," or "under-." The exception is to clarify meaning when a prefix ending with a vowel is joined with a word beginning with a vowel (e.g., "pre-emptive"). (Chicago 6.40 and table 6.1 at the end of Chapter 6)

Examples:

If each comaker qualifies under a separate deferment provision, the lender may defer the loan under one of those deferment types.

A Consolidation Loan borrower may add other eligible loans to a pre-existing Consolidation Loan for a period of up to 180 days from the date the Consolidation Loan is made.

16. Institution versus School

Use "school" in cases when the referenced entities are all schools. In instances where a combination of schools and/or non-school entities is referenced or when the entity could be either, use "institution."

17. Loan names

Use "Federal" and the full name of the loan with the short name in parentheses for the first reference to a loan in the body of a form. For subsequent occurrences in the form, use the short name.

Example:

This MPN applies to both subsidized and unsubsidized Federal Stafford Loans (Stafford Loans). I agree to pay all interest charges on my subsidized Stafford Loans.

Note: The Consolidation App/Note is an exception because it consistently uses "Federal Consolidation Loan".

18. Numerals

- Spell out numbers 1 through 10 and use numerals for numbers 11 and above unless the number begins the sentence, then always spell it out.

Example:

Spell out numbers one through ten. Use numerals for numbers 11, 12, and 13.

- When listing both numbers less than 10 and greater than 10, use figures for all the numbers.

Example:

Complete items 2, 3, 5, 11, and 15.

- Use numerals rather than written numbers for measurements of time, even for one-digit numbers.

Examples:

5-year repayment period
less than 5 years in repayment

- If the sentence must begin with a number, write it out. The only exception to this is in the case of items contained in a bulleted list.

Example:

One example of such content is noted below.

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- Do not use the fraction "1/2" in place of the word "half" when the term is nonspecific (e.g., "Half the people in the crowd are wearing purple."). Write out fractions such as "one half" and "one third" in situations where the term refers generally to a proportion or use percentages in their place.

Examples:

No installment may exceed one half of the loan amount.

No installment may exceed 50% of the loan amount.

- Spell out the ordinal number for numbers through 10 and use numerals for ordinal numbers 11 and above. Always use the word for an ordinal number that begins a sentence.

Examples:

Read explanations in the fifth and sixth sections.

Use the text in the 11th and 12th lines of the form to compile the explanation.

- When using ordinal numbers (that is, numbers such as 11th, 12th, 13th), do not superscript the letters. The letters should be on the normal level with the number itself.

Example:

At least one diligent effort must be performed on or before the 120th day of delinquency and one after the 120th day of delinquency.

- When using a number to modify another word, the pair of which subsequently modifies a noun, use a hyphen between the number and its co-modifier. A good rule of thumb is to hyphenate the co-modifiers if neither of them accurately modifies the noun by itself.

Example:

The section-two description of definitions is incomplete.

(In this example, neither "section" nor "two" is a complete accurate modifier for the word "description" and so the two must be taken as a pair, indicated by the hyphen)

19. Parentheses and brackets

- When using fences in mathematics, one starts with parentheses and works from the inside out. (Chicago 13.27)

Example:

[(x+y)z]

- For brackets in text, the rule is the opposite. Brackets should be used as parentheses within parentheses. (Chicago 5.129)

Example:

This thesis has been denied by at least one recognized authority (see William B. Davis, *The Second Irrawaddy Discoveries* [New York: Babbington Press, 1961], pp 74-82).

20. Periodic sentences

- Periodic sentences are those sentences consisting of long strings of parenthetical and prepositional phrases. They can be extremely difficult to follow, particularly when they are several lines long. When possible, break up sentences that start to grow out of control. Packing all relevant information into one massive sentence is counterproductive if no one can understand you.

Example:

Compare: For loans on which payments of interest are due, a lender may schedule a borrower for interest-only payments—if the borrower requests such payments—during in-school and grace

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periods, during deferment, and during forbearance for periods of required medical or dental internship.

Use: For loans on which payments of interest are due, a lender may schedule a borrower for interest-only payments—if the borrower requests such payments. This applies during in-school and grace periods, during deferment, and during forbearance for periods of required medical or dental internship.

21. **Program names**

- When multiple program names are referenced, use the word “program” only once at the end of the listing.

Example: FFEL, Direct, and Perkins Loan Programs

22. **Pronouns**

- Use the singular pronoun "it" for collective nouns, including "lender," "school," "servicer," and "guarantor." If frequent repetition of the same noun creates an awkward sentence, use the pronoun.

Example:

Compare: The school must complete section four and affix the school's certification to section six.

Use: The school must complete section four and affix its certification to section six.

- Do not use a slash between the pronouns his and her (his/her) or he and she (he/she).

Example:

The school may allow a student to rescind his or her official notification to withdraw if the student signs a written statement that he or she is continuing to participate in academically related activities and intends to complete the payment period or period of enrollment, as applicable.

- Ensure that a noun and its pronoun in any sentence are consistent with respect to gender, if applicable, and singular/plural usage.

Examples:

Compare: The borrower must complete their portion of the form. (“Their” is a plural pronoun but the borrower is a singular noun.)

Use: The borrower must complete his or her portion of the form. (Both the noun and pronoun are singular.)

23. **Quotation marks with other punctuation**

- Commas and periods always go inside quotation marks; colons and semicolons always go outside; question marks and exclamation points go inside or outside, depending on whether they are part of what is being quoted. Alternate between pairs of double and single quotation marks such as when a quotation includes a word or phrase set off in quotation marks. (Chicago 5.11-13, 5-20, 5.28)

Example:

The statement “This is a loan that must be repaid.” should appear prominently on all loan documents.

24. **Verbs—active, passive, and progressive constructions**

- Generally, editors favor active verb constructions. Using active verbs usually eliminates ambiguity, requires fewer words, and makes sentences easier for readers to follow and understand.

Example (passive construction):

The guarantor *must be notified* by the lender of each canceled loan. (passive)

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The lender *must notify* the guarantor of each canceled loan. (active)

Example (progressive construction):
 He *is planning* to come. (progressive)
 He *plans* to come. (active)

Common Form Conventions

Common form conventions have been developed to ensure that terminology within each form and from form to form is consistent. As FFELP policy changes and evolves, additional conventions are added to accommodate the addition of new terminology.

Capitalization rules in common usage take precedence over these rules, as applicable, except when upper case is needed, for example, at the beginning of a sentence, in a heading, or as a label for a data field.

Language developed for common FFELP forms should conform to the following conventions:

COMMON FORM CONVENTIONS		
KEY: CM – Common Manual Convention ED – U.S. Department of Education Convention FMW – indicates a Forms Mapping Workgroup decision and indicates the date of that decision.		
Options	Common Form Style	Origin
at the time when	When	FMW 3-9-05
and or and/or	Use “and/or” for brevity and when there is no other way to indicate that it may be either	FMW 5-11-05
cancelled canceled	cancelled	CM
cancelling canceling	cancelling	FMW 5-27-09
cancellation	cancellation	
child dependent student	dependent student or dependent students, as appropriate	FMW 11-3-05
clock hour program clock-hour program	clock-hour program (but “the program is measured in clock hours”)	CM
co-maker comaker	Comaker	CM
co-payable copayable	Copayable	CM
costs charges	educational costs interest charges	FMW 11-30-05
coursework course work	coursework (lower case)	CM
credit hour program credit-hour program	credit-hour program (but “The program is measured in credit hours.”)	CM

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disclosure statement Notice of Guarantee and Disclosure Statement	disclosure statement	CM
ensure insure	ensure (Use insure only in the sense of "to protect against loss.")	CM
Federal federal	federal (lower case)	CM
Federal Consolidation Loan Consolidation loan	Federal Consolidation Loan (if reference is to the loan) Federal Consolidation Loan Program (if reference is to the loan program) See Loan names convention.	ED
Federal PLUS Loan PLUS loan	Federal PLUS Loan (if reference is to the loan) Federal PLUS Loan Program (if reference is to the loan program) See Loan names convention.	ED
Federal Stafford Loan Stafford loan	Federal Stafford Loan (if reference is to the loan) Federal Stafford Loan Program (if reference is to the loan program) See Loan names convention.	ED
a FFELP loan an FFELP loan	a FFELP loan (treats FFELP as a pronounceable acronym instead of as pronounceable individual letters)	CM
the FFELP the FFEL Program	FFELP See Program names convention.	CM
Guarantee guaranty	guarantee (used as a verb) guaranty (used as a noun)	CM
guaranty agency guarantee agency guarantor	guarantor (if need to use "agency," use "guaranty agency")	CM
Guarantor guarantor	guarantor (lower case)	CM
*half time half-time *This also applies to full time, part time, and less than half time.	half time (when used as an adverb, as in "The in-school period is the period during which the borrower is enrolled at least half time in school.") half-time (when used as an adjective preceding a noun, as in "The school also must report the student's last date of at least half-time enrollment to the guarantor and/or lender.")	CM
Higher Education Act Higher Education Act of 1965, as amended HEA	Higher Education Act of 1965, as amended (HEA) (in first reference on a page or in a section) Note: Certain exceptions occur in the MPNs and app/note. HEA (in subsequent uses on a page or in a section)	FMW 4-29-09

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in school in-school	in-school (when used as an adjective preceding a noun, as in "The school also must report the student's in-school status to the guarantor and or lender.") in school (in all other uses)	CM
institution school	schools (if referencing schools) institutions (when referencing schools and non-schools) Note: All instances of "institution" have been replaced with "school" in the MPNs, School Certs, and app/note. Exceptions exist in the Privacy Act Notice where ED refers to "financial and educational institutions." See Institution versus school convention.	FMW 7-29-09
internet Internet	Internet (upper case)	CM
lender consolidating lender	For consolidation materials, use "lender" to refer to the underlying loan holder and "consolidating lender" to refer to the lender that is doing the loan consolidation.	FMW 11-9-2005
lender loan holder holder	In some instances, ED uses the term "holder" in the MPNs and App/Note. Previously, I think we had decided to use only lender and not holder or servicer. Pending Discussion Item: We will have to analyze ED's usage more thoroughly to see if ED did this consistently and if we can come up with a convention.	ED
loan loan(s)	loan(s) when necessary to ensure that text does not imply that a single loan could or should be excluded from the applicable provision	FMW 2-16-05
make a loan originate a loan obtain a loan	Based on legal advice, these terms are used in various contexts within the common forms, specific to the regulatory and/or statutory provisions to which they relate. FMW will not attempt to align them or further develop common text.	CM
make a loan disburse a loan	Based on legal advice, these terms are used in various contexts within the common forms, specific to the regulatory and/or statutory provisions to which they relate. FMW will not attempt to align them or further develop common text.	CM
master check Master check	master check	CM
Master Promissory Note master promissory note	Master Promissory Note (when used as the proper name of the form)	CM
a MPN an MPN	an MPN (as in an "em - p - en")	CM
nonprofit non-profit	nonprofit (lower case)	CM
number # no.	pound sign (#)	FMW 7-29-09
occur take place	occur (lower case)	FMW 10-5-05
paid in full loan paid-in-full loan	paid-in-full loan (but "The loan is paid in full.")	CM

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percent/per cent %	% unless the word for the number is used. 9% Spell out “percent” if the number is spelled out. Nine percent	FMW 7-27-05
period of enrollment enrollment period	period of enrollment	CM
post-secondary postsecondary	postsecondary (lower case)	
record keeping recordkeeping	recordkeeping (lower case)	CM
school institution	(See “institution versus school.”)	CM
shall will	will (lower case)	ED
a SLS Loan an SLS Loan a Federal SLS Loan	an SLS Loan (as in an “ess-ell-ess” Loan) Federal SLS Loan	FMW 4-29-09
social security number Social Security Number Social Security number	Social Security Number (in first reference on a page or in a section unless it’s used to identify a data field) SSN (in subsequent uses on a page or in a section)	FMW 6-25-08
state State	state (lower case)	CM
Student borrower (a student)	student (the person enrolled in school) borrower (the person responsible for repaying the loan when/after repayment begins)	CM
study abroad program study-abroad program	study-abroad program (but “The program is for students who study abroad.”)	CM
timeframe time frame	time frame	CM
Title IV title IV	Title IV	CM
Title IV program Title IV, HEA program	Title IV program	CM
United States U.S.	U.S. when used as an adjective (U.S. Department of Health and Human Services) United States when referring to the country in general (a citizen of the United States) Exceptions to the noun usage are permitted when spacing is a critical issue.	FMW 7-29-09
the U.S. Department of Education the Department of Education the Department	the U.S. Department of Education (in first reference on a page or in a section) the Department (in subsequent uses on a page or in a section)	CM FMW 4-29-09
Website website web site	website (lower case)	CM