



# THRIFT SAVINGS PLAN LOAN APPLICATION

Please read the instructions on the back.  
Please type or print your responses.

## TSP-20

### I. INFORMATION ABOUT YOU

1. Name \_\_\_\_\_  
Last First Middle
2. Date of Birth \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
Month Day Year
3. Social Security No. \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_
4. Address \_\_\_\_\_  
Street Address or Box Number
5. City \_\_\_\_\_
6. \_\_\_\_\_ 7. \_\_\_\_\_  
State/Country Zip Code
8. Daytime Phone (area code and number) (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_
9. Do you have a dual appointment?  Yes  No
10. Pay Schedule (Check box that indicates when you are paid. Most employees are paid biweekly):  
 Weekly  Semimonthly (twice in each calendar month, 24 times a year)  
 Biweekly (every two weeks, 26 times a year)  Monthly (once in each calendar month)

### II. YOUR LOAN REQUEST

11. Amount of loan requested: **(You must have at least \$1,000 of your own contributions and earnings in your account to be eligible for a loan; you may not request less than \$1,000.)**  
\$ \_\_\_\_\_
12. If the amount you requested is more than the amount of your account available for a loan, do you wish to borrow the maximum available to you?  
 Yes  No
13. Purpose of loan (check one only):  
 General Purpose Loan  
 Residential Loan  
 For the purchase or construction of a primary residence only. Documentation will be required.
14. Amount of time to repay:  
\_\_\_\_\_ Year(s) and \_\_\_\_\_ Month(s)

### III. INFORMATION ABOUT YOUR SPOUSE

15. Are you married (even if separated from your spouse)?  Yes  No  
If yes, please give the name and address of your spouse.
16. Spouse's Name \_\_\_\_\_  
Last First Middle
17. Spouse's Address \_\_\_\_\_  
Street Address or Box Number (If same as yours, write "SAME.")
18. City \_\_\_\_\_ 19. \_\_\_\_\_ 20. \_\_\_\_\_  
State/Country Zip Code
21.  Check here if you are covered by CSRS and you do not know the whereabouts of your spouse, **or** you are covered by FERS and you will not be able to obtain your spouse's signature on your Loan Agreement.
22.  Check here if Form TSP-16, Exception to Spousal Requirements, is attached.

### IV. CERTIFICATION AND SIGNATURE

I certify, under penalty of perjury, that the above information is correct and true to the best of my knowledge. Warning: Any intentional false statement in this application or willful misrepresentation concerning it is a violation of the law and is punishable by a fine of as much as \$10,000 or imprisonment for as much as five years, or both.

23. Signature \_\_\_\_\_
24. Date \_\_\_\_\_

**PRIVACY ACT NOTICE.** We are authorized to request this information under 5 U.S.C. Chapter 84. Executive Order 9397 authorizes us to ask for your Social Security number, which will be used to identify your account. We will use the information you provide to process your loan application. This information may also be shared with other Federal agencies to administer your account or for statistical, auditing, or archiving purposes. In addition, we may share the information with law enforcement agencies investigating, prosecuting, or enforcing a violation of civil or criminal law or

with other agencies for the purpose of implementing a statute, rule, or order. It may also be shared with Congressional offices, the TSP annuity vendor, retirement plan sponsors, auditing firms, spouses, former spouses, beneficiaries, persons responsible for your care, and representatives of your estate. It may also be released in response to a court subpoena or to appropriate parties preparing for or engaged in litigation affecting your TSP account. You are not required by law to provide this information, but if you do not provide it, it may not be possible to process your loan.

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## INSTRUCTIONS

Before completing this application, read the booklet *Thrift Savings Plan Loan Program* to understand the features of the loan program and your responsibilities when you borrow from your TSP account. The booklet is available from your agency personnel office. Make a copy of this completed form for your records and mail the original form to:

**Thrift Savings Plan Service Office  
National Finance Center  
P.O. Box 61500  
New Orleans, LA 70161-1500**

If you are applying for a Residential Loan, do **not** send documentation for the loan amount with this form; it will be required from you later in the loan application process.

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### I. INFORMATION ABOUT YOU

**1 – 8:** Provide the requested information. The address you provide on this form will be used **only** to send your loan agreement package to you. The **loan check** and all other correspondence regarding the loan will be sent to the address of record for your TSP account. If the address on your last Participant Statement was incorrect and you have not asked your agency to change it, notify your agency personnel office **immediately** to ensure that the correct address is provided to the TSP Service Office.

**9: Do you have a dual appointment?** If you work at two different Federal Government jobs, this information may be considered in processing your account.

**10: Pay schedule.** Your loan payments are deducted from your pay each pay period. If you report your pay schedule incorrectly, your loan payments will also be incorrect, possibly resulting in the declaration of a taxable distribution and tax penalties. Most employees are paid biweekly (26 times a year). If you are not sure of your pay schedule, check with your personnel office.

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### II. YOUR LOAN REQUEST

**11: Amount of loan requested.** You may not borrow more than the amount that you contributed to the TSP and the earnings on that amount. You may not request less than \$1,000. To determine the maximum amount you can borrow, you may call the ThriftLine at (504) 255-8777 or use the Worksheet for Estimating Maximum Loan Amount in the *Thrift Savings Plan Loan Program* booklet.

**12: Requested amount too large.** If the amount you requested is more than the amount of your account available for a loan, you should indicate whether you want to apply for the amount that is available. If you do not, we will notify you that you are not eligible for the loan you requested. If you do, and your Loan Application is otherwise in order, we will send you a Loan Agreement for the available amount. If, at disbursement, the amount available for a loan is less than the amount shown on your Loan Agreement, but is at least \$1,000, you will receive a loan in the available amount.

**13 – 14: Purpose of loan and amount of time to repay.** There are two types of TSP loans: a General Purpose Loan and a Residential Loan. Choose only one type of loan. You can request a Residential Loan **only** for the purchase or construction of a primary residence. Check the appropriate box in Item 13 and fill in the corresponding amount of time to repay in Item 14.

- For a **General Purpose Loan**, the minimum time to repay is 1 year; the maximum time is 4 years. No documentation is required.
- For a **Residential Loan**, the minimum time to repay is 1 year and the maximum time is 15 years. Documentation of the amount will be required when you return your Loan Agreement.

When completing this item, use years and months. You should have a number in each blank. For example, if you want a Residential Loan for 6 years, write it as   6   years and   0   months.

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### III. INFORMATION ABOUT YOUR SPOUSE

**15: Are you married (even if separated from your spouse)?** If you are married, even if separated from your spouse, check the "Yes" box and complete Items 16 through 20. For your loan to be processed, it is important that you supply the requested information about your spouse.

**21 – 22: Notification or consent of spouse not possible.** The TSP must notify the spouse of a CSRS participant before a loan can be made. Spouses of FERS participants must consent to the loan by signing the Loan Agreement. Therefore, if you are:

- covered by CSRS and your spouse's whereabouts are unknown, **or**
- covered by FERS and your spouse's whereabouts are unknown or exceptional circumstances make it inappropriate to obtain your spouse's signature,

you may be able to obtain an exception by submitting Form TSP-16, Exception to Spousal Requirements.

If you check Item 21 and do not submit Form TSP-16 with this application, the TSP Service Office will send you the form to complete; however, this may delay the processing of your loan. You can obtain Form TSP-16 from your agency personnel office or the TSP Web site, [www.tsp.gov](http://www.tsp.gov), and attach it to this application.

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### IV. CERTIFICATION AND SIGNATURE

**23: Signature.** Please read this certification and sign your name.

**24: Date.** Enter the date you signed the form.