



# 2022-2023 Federal PLUS Loan Request Form (Parent Loan for Undergraduate Students)

**TERM REQUESTED (CHECK ONE)**

FULL YEAR

SPRING ONLY

SUMMER ONLY

**GROSS AMOUNT REQUESTED\* \$** \_\_\_\_\_  
(for maximum allowable, write MAXIMUM)

\*The federal government will take out a percentage of your loan as an origination fee; the remainder will be applied to the student's SCCC bill. Contact the Financial Aid Office for the current origination fee percentage.

**ANTICIPATED SCCC GRADUATION/COMPLETION DATE** (month/year) \_\_\_\_\_**Student Information:**Name: \_\_\_\_\_ SSN \_\_\_\_\_  
Phone (home) \_\_\_\_\_ (work) \_\_\_\_\_ (cell) \_\_\_\_\_**Parent Information:**Name: \_\_\_\_\_ SSN \_\_\_\_\_  
Street Address: \_\_\_\_\_  
City, State, ZIP: \_\_\_\_\_  
Phone (home) \_\_\_\_\_ (work) \_\_\_\_\_ (cell) \_\_\_\_\_

I authorize the school to pay any credit balance to the student: YES NO

(If you answer YES, any credit balance will be returned to the student. If NO, any balance will be mailed to the parent's address on this form.)

Parent Signature \_\_\_\_\_ Date: \_\_\_\_\_

**Parent eligibility requirements for a Direct PLUS Loan**

You must be the student's biological or adoptive parent or the student's stepparent. Your child must be a dependent student who is enrolled at least half-time (6 credits per semester). For financial aid purposes, a student is considered "dependent" if he or she is under 24, unmarried, and has no legal dependents at the time the Free Application for Federal Student Aid (FAFSA) is submitted. The student must have completed the FAFSA for the current academic year and included the income and the assets of the parent(s).

**Additional requirements to receive a PLUS loan**

You must complete a PLUS Application and master promissory note (MPN) at [studentaid.gov](http://studentaid.gov). Your PLUS MPN is typically good for 10 years.

Parent PLUS loan borrowers cannot have an adverse credit history (a credit check will be done). In addition, parents and their dependent child must be U.S. citizens or eligible noncitizens, must not be in default on any federal education loans or owe an overpayment on a federal education grant, and must meet other general eligibility requirements for the Federal Student Aid programs.

If you are found to have an adverse credit history, you may still borrow a PLUS Loan if you get an endorser who does not have such a history. You may need to complete PLUS counseling at [StudentAid.gov](http://StudentAid.gov). The endorser may not be the student on whose behalf a parent obtains a PLUS Loan.

You may not borrow more than the cost of your child's education minus any other financial aid received. The school will determine the actual amount you may borrow.

**Student must remain enrolled at least half time (6 credits per semester) in order to receive a PLUS loan.**