



Federal Direct Parent PLUS Loan Information

Federal Direct Parent PLUS Loans are federal loans for parents of dependent, undergraduate students who are enrolled at least half-time (6 credits) can use to help pay for their child's educational expenses. For additional information regarding the PLUS Loan program, please visit: <https://studentaid.gov/understand-aid/types/loans/plus/parent>.

Credit check and endorser alternative:

A credit check will be conducted on all PLUS loan applicants. To be eligible for a PLUS Loan, you must NOT have an adverse credit history. 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 an adverse credit history. An endorser is someone who agrees to repay the PLUS Loan if you do not repay the loan. The endorser may not be the student on whose behalf a parent obtains a PLUS Loan.

Loan limits, interest rate and loan fees:

Visit <https://studentaid.gov> for the most current information.

Disbursement:

Federal Direct PLUS Loans are released in two equal disbursements per loan period, one at the beginning of the loan period and the second at the midpoint of the loan period.

Repayment:

The repayment period for a Direct PLUS Loan begins immediately after you've received the last disbursement of the loan, while your child is still in school. However, you may be able to defer making payments while your child is enrolled at least half-time, and for an additional six months after your child graduates, leaves school, or drops below half-time enrollment status. You have the option of requesting a deferment as part of the loan request process at <https://studentaid.gov>. You can also contact your loan servicer to request a deferment.

****Dependent students whose parents have applied for the Direct PLUS Loan but were denied based on adverse credit, may be eligible to receive additional Federal Direct Unsubsidized Loan funds. Parent must submit their PLUS Denial Letter and the student must also submit a written statement to the Financial Aid Office requesting an increase in the Unsubsidized Loan due to the PLUS Loan denial.****



Deadline: Must be received no later than 2 weeks prior to the end of the current term

Federal Direct PLUS Loan Request Form

Student Name: _____ UH ID: _____

Phone Number: _____ Date of Birth: _____

PLUS loans are federal loans that parents of dependent undergraduate students can use to help pay for their child’s educational expenses. To apply for a PLUS loan, the following must be completed:

1. **Student** must complete the Free Application for Federal Student Aid (FAFSA) and submit all required documents requested by the Financial Aid Office.
2. **Parent** must complete the following online:
 - a. Federal Direct PLUS Loan Request Form
 - b. Direct PLUS Loan Application online at: <https://studentaid.gov>
 - c. Direct PLUS Loan Master Promissory Note (MPN) online at: <https://studentaid.gov>

Parent Borrower Information (to be completed by the parent applying for the PLUS Loan):

Parent’s Last Name First Name MI Parent’s Social Security Number

Parent’s Date of Birth Parent’s Email Address Parent’s Phone Number

Parent’s Permanent Address City State Zip Code

Parent’s Mailing Address City State Zip Code

Parent’s Driver’s License Number Parent’s Legal State of Residence

Parent’s U.S. Citizenship Status: Citizen Eligible Non-Citizen: _____
Alien Registration Number

I am requesting a Direct Parent PLUS loan for: \$ _____

I am requesting a Direct Parent PLUS loan for the : _____ academic year (i.e. 2024-25)

I understand all of the following:

- **THIS IS A LOAN THAT MUST BE REPAYED.**
- I authorize my student’s home campus to process my Direct Parent PLUS loan for my child’s educational expenses and if there is any refund, please release it to (check only ONE box):
 - _____ Me, the parent borrower, at the above mailing address
 - _____ My child, the student listed above

By signing below, we acknowledge that we have read and understand the terms of the Direct Parent PLUS Loan.

Student Signature: _____ Date: _____

Parent Signature: _____ Date: _____

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