

# Direct PLUS Loan Request Form 2025-2026



If you have not done so, please go to [www.studentaid.gov](http://www.studentaid.gov) to complete Entrance Counseling and sign your Master Promissory Note (MPN for Parents). Your loan funds cannot be applied towards your balance or released without the completion of these requirements.

<b>This form is for parents of DEPENDENT students only! No action will be taken for an Independent Student.</b>		Student Name:	
		Student ID:	D.O.B:
<b>PARENT BORROWER INFORMATION PLEASE PRINT</b>	Last Name:		First Name: SSN:
	Address:		
	City, State, ZIP:		
	Relationship to Student: <input type="checkbox"/> Father <input type="checkbox"/> Step-father <input type="checkbox"/> Mother <input type="checkbox"/> Step-mother		
	Date of Birth:		Phone Number:
	U.S. Citizen: <input type="checkbox"/> Yes <input type="checkbox"/> Eligible Non-Citizen		Alien No: A-
	Email Address:		
<i>Please list the loan amount you would like to request and it will be equally divided over the loan period you have circled below: \$_____ . * If no loan amount is provided the maximum will be awarded.</i>			
<div style="display: flex; justify-content: space-between;"> <div> <p>8/2025 – 12/2025(Fall only)</p> <p>8/2025 – 5/2026 (Fall, Spring)</p> <p>1/2026 – 5/2026 (Spring only)</p> <p>8/2025 – 8/2026 (Fall, Spring, Summer)</p> <p>1/2026 – 8/2026 (Spring, Summer)</p> <p>5/2026 – 8/2026 (Summer only)</p> <p>_____ (other – please specify)</p> <p>[Ex: 10/2025 – 5/2026 (Fall II, Spring)]</p> </div> <div style="border: 1px solid black; border-radius: 50%; padding: 10px; width: 30%;"> <p>FYI –Interest rates for Parent Plus loans is 9.08%. Develop a budget and only borrow the funds necessary to assist in paying your students educational costs.</p> </div> </div>			
<p>Students must be enrolled at least half time each semester in order to receive that semester's disbursement. Any additional assistance received may reduce your loan eligibility. Eligibility for loan proceeds will be verified prior to each disbursement and could result in the reduction or cancellation of your loan. <b>PLEASE NOTE: If you enroll in classes that do not apply towards your major you have on file in Admissions, you must complete a Declaration of Purpose in the Admissions office to update your major before you will be eligible to receive your loan funds.</b> Also, You must have completed the Free Application for Federal Student Aid, provided the Financial Aid Office any requested documentation and returned this completed form along with a completed PLUS Certification/Authorization Form before your loan will be certified. I certify that I have read and understand the VC Direct Loan guide and the information reported on this form is true.</p>			
Student's Signature		Date	
PLUS Signature (Parent or Step-Parent)		Date	



2025-2026  
DIRECT PARENT LOAN for UNDERGRADUTE STUDENTS (PLUS)  
CERTIFICATION/AUTHORIZATION FORM

Direct PLUS Loans are unsubsidized loans for the parents of dependent students that help pay for education expenses up to the cost of attendance minus all other financial assistance. When you apply for a Direct PLUS Loan, the Department will check your credit history. To be eligible for a PLUS Loan, you must not have an adverse credit history. If approved, the parent is responsible for paying the principal amount of the loan and all interest that accrues from the date of disbursement until the loan is paid in full. Repayment begins within 60 days after the loan is fully disbursed. If a student's parents are denied a PLUS loan based on credit reasons, the student is eligible to borrow additional unsubsidized Direct Loan funds after the financial aid office receives notification of denial. The student must be enrolled at least half time to receive a PLUS Loan. To determine a student's eligibility for a PLUS loan, the student must complete the Free Application for Federal Student Aid and have a completed financial aid file.

The student's PLUS loan disbursement will be applied to institutional charges (tuition and fees and dorm charges) not paid by other aid such as grants or scholarships. In addition, this authorization allows the student to charge their books and supplies purchased through the campus bookstore, prior year institutional charges, or any other educationally related cost incurred at Vernon College against their PLUS loan disbursement.

The Financial Aid Office at Vernon College will not certify a Federal PLUS loan for a student until the student and parent have completed this form and turned it into the financial aid office along with a completed Direct Loan PLUS Request Form.

By signing below, I authorize Vernon College to transfer the proceeds of the Plus loan credit balance directly to my dependent student named below by crediting the student's Chaparral ID card, direct deposit or by check payable to the student.

\_\_\_\_\_  
Student Name

\_\_\_\_\_  
Student ID

Parent Borrower Signature \_\_\_\_\_ Date \_\_\_\_\_