

## 2025-2026 Direct Parent PLUS Loan Application

The Parent PLUS Loan is intended for eligible parents (natural parents, adoptive parents, or stepparents) to borrow federal funds on behalf of their dependent student. Western requires that all students complete the Free Application for Federal Student Aid (FAFSA) to determine eligibility for federal and state assistance. Additional Direct Unsubsidized Stafford Loan may be available to a student whose parent has been denied the PLUS Loan only if they have completed a **2025-2026 FAFSA**.

### To apply for a PLUS loan, follow these steps **IN THIS ORDER**:

1. **STUDENT:** Must complete a FAFSA at [studentaid.gov/afsa](https://studentaid.gov/afsa).
2. **PARENT:** Must complete this form and return it to Western's Financial Aid Resources and Planning Services office.
  - Please keep a copy of this application for your record
3. **PARENT:** Complete the <sup>1</sup> PLUS Master Promissory Note (MPN) for Parents at [studentaid.gov/mpn/](https://studentaid.gov/mpn/) – to authorize a credit check for current and future PLUS loan requests for your student; and <sup>2</sup> Authorize a credit check for adverse credit on page 2.
4. Parent borrowers will receive notification from Direct Lending of their approval or denial.
5. If adverse credit is determined, loan counseling can be completed to override the credit decision. Parents will be made aware of this at the time the PLUS Master Promissory Note (MPN) for Parents is completed. The loan counseling can be completed at [studentaid.gov/counseling](https://studentaid.gov/counseling).
  - To defer PLUS loan payments, contact the Direct Loan Servicing Center at [studentaid.gov](https://studentaid.gov).

### WESTERN STUDENT INFORMATION:

Student Name \_\_\_\_\_ Student ID# \_\_\_\_\_

Student Social Security Number \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Student Phone Number ( ) \_\_\_\_\_ - \_\_\_\_\_

Student U.S. Citizenship Status: ☐ Citizen / National ☐ Eligible Non-Citizen Alien # \_\_\_\_\_

### PARENT BORROWER INFORMATION: List information for only one parent

Parent Borrower Name: \_\_\_\_\_

(Report name as it appears on Social Security Card)

Parent Social Security Number \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Parent Date of Birth \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Parent Street Address, including Apt #, City, State, and Zip Code: \_\_\_\_\_

Phone number ( ) \_\_\_\_\_ - \_\_\_\_\_ Parent E-Mail Address: \_\_\_\_\_ @ \_\_\_\_\_

Parent U.S. Citizenship Status: ☐ Citizen / National ☐ Eligible Non-Citizen Alien # \_\_\_\_\_

Default Status: Are you in default on any loan under Federal Title IV Programs? ☐ Yes ☐ No

Have you completed a PLUS Master Promissory Note (MPN) for Parents at <https://studentaid.gov/>? ☐ Yes ☐ No

Report your relationship to student:

☐ Mother ☐ Father ☐ Non-Custodial Parent ☐ Other (list relationship) \_\_\_\_\_

**LOAN INFORMATION: Western will process the maximum requested loan amount that fits within the student's budget**

**A. Loan Term (Select the term(s) for the loan to be applied)**

- ☐ Fall 2025, Spring 2026, and Summer 2026 trimesters (this loan will disburse in equal installments each trimester)
- ☐ Fall 2025 trimester; ☐ Spring 2026 trimester; ☐ Summer 2026 trimester

**B. PLUS Loan Requested Amount (required for processing)**

☐ \$ \_\_\_\_\_

**C. Parent Authorization (Parent MUST initial selection)**

- ☐ I authorize Western Technical College to apply my Parent PLUS loan toward payment of my student's account balance at Western. Any excess loan funds after my student's balance has been paid in full should be:  
\_\_\_\_\_ Mailed to the parent \_\_\_\_\_ Refunded to the student

**D. Adverse Credit Check/Extenuating Circumstances (check all that apply)**

Parents who believe that they would be denied a Parent PLUS Loan due to adverse credit may authorize Western Technical College to initiate a credit check without completing a Master Promissory Note:

- ☐ I authorize and consent to have the U.S. Department of Education and its agents to review my credit report and use the information from that report in determining whether to award a Federal Direct PLUS loan to me. I understand that I will be notified in writing of the results of the credit check with respect to my loan application.

In the event that my loan is approved but I have an extenuating circumstance that would prevent me from borrowing:

- ☐ I request someone to reach out to me to discuss the circumstance after the credit check is complete.

**E. PLUS Loan/Credit Check Denial**

In the event the PLUS Loan or credit check is denied due to adverse credit, check ONE option below:

- ☐ The parent will complete the Loan Counseling requirement at [www.studentaid.gov/counseling](http://www.studentaid.gov/counseling) to override the credit decision
- ☐ Allow my student the Additional Direct Unsubsidized Loan: \$4000 max, or specify a lesser amount \$ \_\_\_\_\_
- ☐ Take no further action (No Additional Direct Unsubsidized Loan will be processed for the student)

**REQUIRED SIGNATURES:**

We certify that the information furnished on this form is true, complete, and correct to the best of our knowledge.

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

Student Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Privacy Act Disclosure Notice**

The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you. The authority for collecting the information requested on the form is §451 et seq. of the Higher Education Act of 1965, as amended. Your disclosure of this information is voluntary. However, if you do not provide this information, you cannot be considered for a Direct PLUS Loan. The information on this form will be used to determine your eligibility for a Direct PLUS Loan. The information in your file may be disclosed to third parties as authorized under routine uses in the Privacy Act notices called "Title IV Program Files" (originally published on April 12, 1994, *Federal Register*, Vol. 59 p. 17351) and "National Student Loan Data System" (originally published on December 20, 1994, *Federal Register*, Vol. 59 p.65532). Thus, this information may be disclosed to federal and state agencies, private parties such as relatives, present and future employers and creditors, and contractors of the Department of Education for the purposes of administration of the student financial assistance program, for enforcement purposes, for litigation where such disclosure is compatible with the purposes for which the records were collected, for use by federal, state, local or foreign agencies in connection with employment matters or the issuance of a license, grant or other benefit, for use in any employee grievance or discipline proceeding in which the Federal Government is a party, for use in connection with audits or other investigations, for research purposes, for purposes of determining whether particular records are required to be disclosed under the Freedom of Information Act, and to a Member of Congress in response to any inquiry from the congressional office made at your written request. Because we request your social security number (SSN), we must inform you that we collect your SSN on a voluntary basis, but section 484(a)(4) of the HEA (20 U.S.C. 1091(a)(4)) provides that, in order to receive any grant, loan, or work assistance under Title IV of the HEA, a borrower must provide his or her SSN. Your SSN is used to verify your identity, and as an account number (identifier) throughout the life of your loan(s) so that data may be recorded accurately.