

Federal Direct Parent Loan to undergraduate students (PLUS) are available to parents of dependent undergraduate students. EMCC recommends that all students complete the Free Application for Federal Student Aid (FAFSA) to determine eligibility for federal and state assistance. Additional Federal Direct Unsubsidized Loan may be available to a student whose parent has been denied A Federal PLUS Loan but only if the student has completed a 2011-2012 FAFSA. For information on borrower rights and responsibilities, visit [www.studentloans.gov](http://www.studentloans.gov).

**Application Process:**

- Complete Federal PLUS Application and return it to EMCC Student Aid Office
- EMCC will request credit decision from U.S. Department of Education.
- Parent receives notification from U.S. Department of Education of their credit decision of this loan,
- Approved parents instructed to complete a Master Promissory Note (MPN) at [www.studentloans.gov](http://www.studentloans.gov).
  - Note: The Parent who completes this PLUS application Form is the person who must complete the Master Promissory Note.

**Parent Applicant – Please complete all sections**

STUDENT INFORMATION			
Last Name	First Name	M.I.	Date of Birth
Social Security Number	U.S. Citizenship Status: <input type="checkbox"/> U.S. Citizen/National <input type="checkbox"/> Eligible Non-Citizen (must provide a copy of Permanent Resident Card)		
Are you currently in default on a federal education loan? <input type="checkbox"/> Yes <input type="checkbox"/> No		Are you currently incarcerated? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Have you been convicted of possessing or selling illegal drugs? <input type="checkbox"/> Yes <input type="checkbox"/> No			
<i>If you have, answer "Yes" and we will send you a worksheet for you to determine if your conviction affects your eligibility for a Federal PLUS Loan.</i>			

PARENT BORROWER INFORMATION <i>One parent only – report name as it appears on Social Security Card.</i>			
Last Name	First Name	M.I.	Date of Birth
Social Security Number	Drivers License Number and State	U.S. Citizenship Status: <input type="checkbox"/> U.S. Citizen/National <input type="checkbox"/> Eligible Non-Citizen (must provide a copy of Permanent Resident Card)	
Permanent Street Address (if you have a P.O. Box, list both)		City	State                      Zip
Telephone Number		E-mail Address	
Are you currently in default on a federal educational loan? <input type="checkbox"/> Yes <input type="checkbox"/> No		Are you currently incarcerated? <input type="checkbox"/> Yes <input type="checkbox"/> No	

LOAN AMOUNT AND TERM <i>See reverse for additional information.</i>	
Amount Requested \$ _____	<input type="checkbox"/> Fall 2011/Spring 2012 (Your loan will disburse equally between the two semesters.)  <input type="checkbox"/> Fall 2011 Only <input type="checkbox"/> Spring 2012 Only

## LOAN INFORMATION

To determine the amount of Federal Direct PLUS to request, the Parent applicant should consider the student's estimated cost of attending EMCC minus any financial aid which has been awarded. This includes Direct Loans which (even the unsubsidized portion) carry a lower interest rate than the Direct PLUS. Visit EMCC's Financial Aid web page to see what has been awarded. [www.EMCC.edu](http://www.EMCC.edu); Email: [finaid@emcc.edu](mailto:finaid@emcc.edu); call 207-974-4625 to speak with staff.

It is important to plan for both Fall and Spring semesters for your requested loan amount to borrow. The Parent applicant may request a Direct PLUS for one semester only, however, we recommend that the applicant plan for the entire academic year when requesting a Direct PLUS.

The origination fee for a Direct PLUS Loan is 4%, but the U.S. Department of Education offers a rebate of 1.5% on this fee, so the Parent applicant will only be responsible for the remaining 2.5% origination fee.

## PLUS LOAN DENIAL *In the event that you are denied due to adverse credit, please check one option below.*

- Use an Endorser (credit-worthy co-signer). The Department of Education will send you instructions.
- Student has filed a 2011-2012 FAFSA and wants to borrow their maximum Direct Unsubsidized Loan. (*undergrads only*)
- Student has filed a 2011-2012 FAFSA and would like to borrow \$\_\_\_\_\_ of Direct Unsubsidized Loan. (*undergrads only*)
- Take no further action.

## CHARGE COVERAGE AND REFUND AUTHORIZATION *If PLUS loan is approved – for parents only.*

Please indicate which charges you want the PLUS Loan to cover (select only one option):

- |  |   |
|--|---|
| <input type="checkbox"/> Cover all charges for the student each semester in 2011-2012. | <input type="checkbox"/> Cover only tuition, fees and room and board for the student each semester in 2011-2012 |
|--|---|

If a credit balance on the student's account, please check one box below:

- I (parent borrower) give permission for any PLUS credit balance to be refunded to the student.
- Please refund the PLUS credit balance to the parent borrower's address listed on this form (should be the Parent Borrower)

## CONSENT AND SIGNATURES

I consent to the U.S. Department of Education and its agents obtaining a report of my credit record and using the information from that report in determining my eligibility for a Direct PLUS Loan

- Yes.  No

*By signing this form, I certify that I (1) will use these funds to only pay the cost of attending an institution of higher education, (2) am not in default on a federal loan or have made satisfactory arrangements to repay it, (3) do not owe money on a federal student grant or have made satisfactory arrangements to repay it, and (4) will notify EMCC if I default on a federal student loan.*

Parent Borrower's Signature \_\_\_\_\_

Date \_\_\_\_\_

Student's Signature \_\_\_\_\_

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

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 this 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 the 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 former employees and creditors, and contractors of the Department of Education for purposes of administration of the student financial assistance program, for enforcement purposes, for litigation where such disclosure is compatible with the purposes for which 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 an 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 student 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.