This credit-based federal loan is available to parents of dependent undergraduate students who are enrolled at least half-time (6 credits per semester) in an eligible program leading to a degree or certificate.

- You must be the parent (custodial or non-custodial) or stepparent of the student. A stepparent is eligible to borrow a PLUS loan if her/his income and assets would be taken into account when calculating the dependent student’s EFC. A legal guardian or another relative cannot apply.
- You must be a U.S. citizen or eligible non-citizen.
- This loan is based on approved credit. The applicant cannot be 90 days or more delinquent on the repayment of any debt; or the subject of a default determination, bankruptcy discharge, foreclosure, repossession, tax lien, wage garnishment, or write-off of a Title IV debt during the last five years.
- While the annual loan limit is the student’s cost of attendance minus any estimated financial aid received, it is HIGHLY recommended that you wait until the receipt of the student’s first bill in order to more accurately determine the amount to request.
- This loan is offered through the federal government and offers a fixed interest rate of 6.31%.
- This loan has an origination fee of 4.272%. Therefore, 95.728% of the gross loan will be disbursed to the school.
- Repayment begins 60 days after final loan disbursement unless a deferment is granted through the Direct Loan Servicer.

How to Apply

- Student must complete the 2017-18 FAFSA application (www.fafsa.ed.gov).
- Submit a Federal Direct Parent PLUS Loan Request Form to the appropriate financial aid office (see mailing and contact information below).
- A credit check will be performed by the U.S. Department of Education. Written notification of your credit check results will be sent to you.
- If credit is approved and this is your first time borrowing a Federal Direct PLUS loan, complete the Federal Direct PLUS Loan Master Promissory Note (MPN) online at studentloans.gov.
- The loan amount will be posted to your student’s Suffolk County Community College account and appear as anticipated aid against your student’s bill once your credit is approved and your parent MPN has been signed.
- Disbursement will not occur until after the start of the term and after all other requested information has been received and processed by the financial aid department.

### Estimated Loan Repayment Chart

<table>
<thead>
<tr>
<th>Amount Borrowed</th>
<th># of Monthly Payments</th>
<th>Monthly Payment of 6.31% approx.</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5,000</td>
<td>120</td>
<td>$56.00</td>
</tr>
<tr>
<td>$10,000</td>
<td>120</td>
<td>$112.00</td>
</tr>
<tr>
<td>$15,000</td>
<td>120</td>
<td>$170.00</td>
</tr>
</tbody>
</table>
2017-2018 Federal Direct Parent PLUS Request Form

Student Information

_____________________________________________    _____________________________________________
Student First Name                            Student Last Name

______________________________________________________________
ID#

PLEASE NOTE: A FAFSA must be filed prior to submitting this application.

Parent Information

______________________________________________________________       ______________________________________________________________
Parent First Name                       Parent Last Name

______________________________________________________________       ______________________________________________________________
Parent Social Security Number                    Parent Date of Birth

______________________________________________________________        ______________________________________________________________
Street Address                  City, State, Postal Code

Driver’s License #:   □ yes   □ no     If yes, license #:  __________________________

Citizenship Status:

□ I am a U.S. Citizen   □ I am an eligible non-citizen

A __________________________
Alien Registration Number

PLUS Loan Request Amount:  $______________

I am requesting this loan for:   □ Fall 2017 & Spring 2018   □ Fall 2017 only   □ Spring 2018 only

Relationship to Student:   □ Mother   □ Father   □ Stepmother   □ Stepfather

In signing this, I attest that I am not in default on any federal education loans nor do I owe an overpayment on a federal education grant. Also, by completing this application, I am giving Suffolk County Community College and the Department of Education permission to check my credit.

______________________________________________          ___________________
Parent Signature                                  Date

______________________________________________
Parent Email Address

______________________________________________
Parent Home Phone Number