



# 2025-26 PARENT PLUS LOAN WORKSHEET

## STUDENT INFORMATION

Last Name:	First Name:
Student ID #:	Email:

Federal Direct PLUS Loans are for parents of dependent, undergraduate students. These loans can be used to help pay educational expenses. To receive a PLUS loan, you must be the parent (biological, adoptive, or stepparent) of a dependent, undergraduate student.

## STEPS TO PROCESS A PARENT PLUS LOAN

**Step 1:** Student must complete a [Free Application for Federal Student Aid \(FAFSA\)](#).

**Step 2:** After the student's FAFSA is submitted, a parent can apply for a [PLUS loan](#).

- The parent must not have an adverse credit history. Please note: If the parent has an adverse credit history, they may still be able to receive a PLUS loan if they meet additional requirements.
- The maximum PLUS loan amount a student can receive is the cost of attendance (as determined by the school) minus any other financial aid received.

**Step 3:** Once the PLUS loan credit check has been approved, the parent will need to complete a [PLUS Master Promissory Note](#).

**Step 4:** The parent will then submit this Parent PLUS Loan Worksheet to notify the Financial Aid Office a PLUS loan has been approved and should be awarded to the student.

**Step 5:** The student must be registered for a minimum of 6 credits to be eligible for the loan and enrolled in an eligible certificate or degree seeking program.

**Step 6:** Once loans are offered, the student must [Accept or partially accept the PLUS loan\(s\) in ctcLink](#) and wait for them to be approved.

- The preliminary amount shown in the award will go through approval by the Department of Education (DOE) and is not a guaranteed amount until the DOE approval is finalized. Approval and disbursement can take 2-3 weeks. Potential delays are possible.
- The student can set up a Payment Plan to prevent being dropped for non-payment in case your loan is distributed later than the tuition due date or is not approved.
- All first-time loan borrowers are subject to a 30-day hold on loan disbursements.
- All one quarter loans are required to be disbursed in two installments with the second installment at the midpoint of the quarter.

**Step 7:** The student should set up [BankMobile](#) account to receive their refund.

- All PLUS loan refunds will be sent directly to the student.

## PARENT BORROWER INFORMATION

Last Name:	First Name:
SSN #:	Email:
Date of Birth:	Driver's License #:
US Citizen?                      Yes                      – OR –                      No	If no, Alien Registration #:
Relationship to Student?	Loan Amount Requested?
Mailing Address:	Phone Number:
City, State, ZIP Code:	Work Number:

By signing below, I certify that the information I have provided on this form is complete and accurate, to the best of my knowledge. I also give Lower Columbia College authorization to transmit this information electronically to the Department of Education.

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

\_\_\_\_\_  
Date



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