Student Name (print):

SID#: Phone:

Email: @student.cccs.edu

Note: Your official CCD email account is the only email CCD will accept for correspondence.

Student Signature: Date:

Parents of dependent students may have access to borrow Direct PLUS Loan funds to assist with their student’s educational costs. The student must be enrolled in at least 6 credits in order for the parent to borrow PLUS funds. The parent applying for the Parent PLUS Loan must be listed on the student’s FAFSA and complete the following:

# **Processing Steps:**

# The student’s 2022-2023 FAFSA must be completed online at https://fafsa.ed.gov.

# Parent: To determine if you are eligible to borrow Direct PLUS Loan funds, complete the credit check and PLUS Loan application at https://studentloans.gov. Credit check results will be sent directly to CCD’s Financial Aid Office.

# Parent: Complete this application and submit to CCD’s Financial Aid Office.

# If the parent’s credit check results in an approval and the parent wishes to borrow funds on behalf of the student, the parent borrower must complete an online PLUS loan Master Promissory Note (MPN) at https://studentloans.gov.

# If the parent’s application is denied due to adverse credit, the student may request additional unsubsidized (interest-bearing) loan funds from CCD. The parent also has the option to secure an endorser (co-signer) and submit that information to the U.S. Department of Education for review.

# **The Master Promissory Note (MPN):** The parent must complete an MPN at https://studentloans.gov before PLUS Loan funds can be released. The MPN can be completed at any stage of the PLUS application process. PLUS Credit Counseling may also be required.

# **Disbursement:** The PLUS Loan will be disbursed (paid) into the student’s CCD tuition account balance in two equal installments. For example, if the requested loan period is fall and spring, the first installment will be disbursed at the beginning of the fall semester and the second installment will be disbursed at the beginning of the spring semester. If the loan period is for one semester only, the first installment will be disbursed at the beginning of the semester and the second installment will be disbursed mid-semester.

Additional information regarding Parent PLUS Loans is available online at www.ccd.edu/finaid and https://studentaid.ed.gov.

# **Parent Borrower Information**

# Parent’s Last Name: First Name: M.I.

Social Security Number: Date of Birth:

# Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ City: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ State: \_\_\_\_ Zip Code: \_\_\_\_\_

# Phone (Home): Work/Cell:

U.S. Citizenship Status (Check One):
[ ]  Citizen [ ]  Non‐Citizen [ ]  Resident Alien (Registration#: )

Driver’s License #: State Issuing License: Date Issued:

Personal Email:

Work Email:

Are you (Parent Borrower) in default on any Federal Direct PLUS or Student Loans (Check One)? [ ] Yes [ ] No

Parent Borrower Relationship to Student (Mother/Father/Stepparent):

# **Loan Information**

# Check all terms that apply: [ ]  Fall 2022 (August-December)

#  [ ]  Spring 2023 (January-May)

#  [ ]  Summer 2023 (May-August)

Amount Requested\*: $
\*CCD reserves the right to certify less than the requested amount. The amount of student eligibility is based on CCD’s cost of attendance minus all other types of financial aid and resources.

# **PLUS Denial Due to Adverse Credit Decision**

# By signing below, I agree that if my PLUS Loan application is denied by the Department of Education due to an adverse credit decision, I will not secure an endorser/cosigner. This will allow the student to apply for additional unsubsidized, interest-bearing loan funds.

Parent Borrower Name (print):

Signature: Date:

# **Consent to Obtain Credit Report**

# By signing below, 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 whether to lend a Direct PLUS Loan to me. I understand I will be notified, in writing, of the results of the credit check with respect to my PLUS Loan application.

Parent Borrower Name (print):

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

# **Authorization to Credit Student’s Account with Excess Funds**

# By signing below, I authorize Community College of Denver to disburse Federal Direct PLUS funds to the student’s college account to be used for expenses related to the student’s study (tuition, fees and other charges). I authorize the release of excess funds, if any, to be paid directly to the student.\*

# Parent Borrower Name (print):

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

\*Please notify the Financial Aid Office at 303-556-5503 or financialaid@ccd.edu if you DO NOT want excess funds, if any, credited to the student’s account.

# **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 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 24, 1994, Federal Register, Vol. 59 p. 17351) and “National Student Loan Data System” (originally published on December 20, 1994, Federal Register , Vol. 59 p. 65535). Thus, this information may be disclosed to federal and state agencies, private parties such as relatives, present and former employers 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 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 purpose 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.