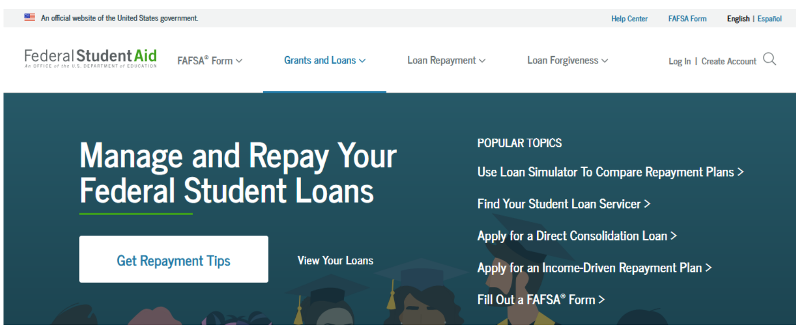
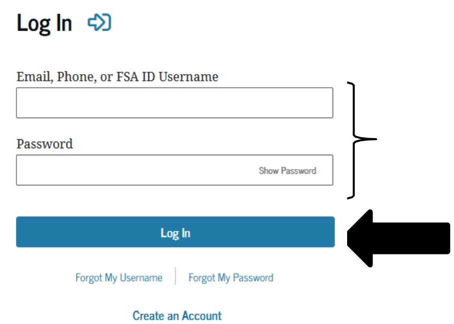
YORK College | CUNY **2026-2027**

PROCEDURES FOR OBTAINING A DIRECT *PARENT* PLUS LOAN

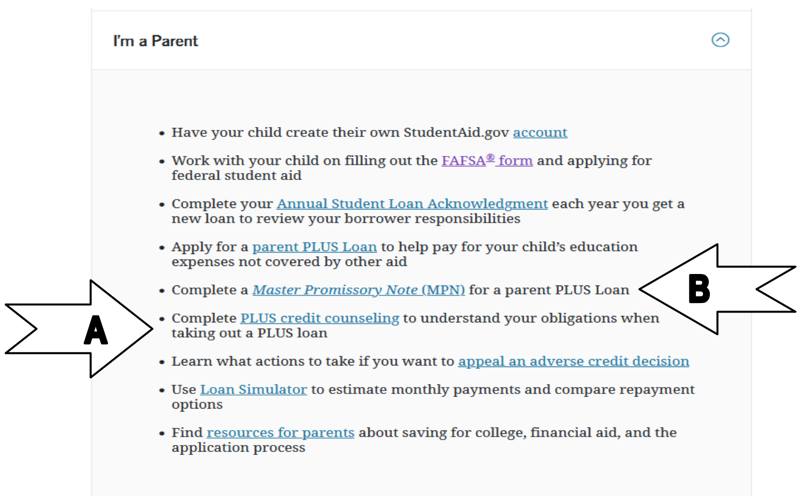
1) **Dependent student must have a valid 2026-2027 Free Application for Federal Student Aid (FAFSA) on file. If not complete the FAFSA at:** https://studentaid.gov/h/apply-for-aid/fafsa
   I. If the student is selected for verification, all the required paperwork must be submitted and finalized before the loan can be processed.

2) **Visit https://studentaid.gov and log in using your FSA ID (Username) or verified Email Address & Password (*Parents Only*)**





3) **Complete: PLUS Counseling (→ A) & a Master Promissory Note *Parent PLUS* (MPN) (B ←)**
   I. **Do not confuse Financial Awareness with Entrance Counseling.**



4) **Complete the Federal Direct Parent PLUS Loan Request Form (attached)**

*Please Note: The interest rate for Parent PLUS Loans is 9.07% first disbursed on or after July 1, 2026 and before July 1, 2027.

******Students are strongly advised to borrow from the Federal Direct (Subsidized and Unsubsidized) Loan program first. If additional loan funds are still needed, we suggest the Federal Direct PLUS (for the parents of dependent students). We advise families to exhaust all federal loan options before using private education loans.***

Office of Financial Aid

YORK College | CUNY

2026-2027

Federal Direct PARENT PLUS Loan Application

Student's Information

STUDENT'S LAST NAME	STUDENT'S FIRST NAME	STUDENT'S MIDDLE INITIAL
	STUDENT'S EMPLID	DATE OF BIRTH

Borrower Information: to be completed by the Parent Borrower

Name: ____
LAST NAME FIRST NAME MI

D.O.B: __________-__________-________ ______________________________ __________________________
MM DD YYYY Social Security Number EMPLID

Address : ____
NUMBER/STREET APT # CITY STATE ZIP

Phone: (________) __________-__________ **Email:** ______________________________

Marital Status: ______________________________ **Relationship to student:** ______________________________

Citizen: ☐ Yes ☐ No If you answered **NO,** are you a permanent resident of the U.S.? ☐ Yes ☐ No

Driver's License Issuing State: ______________________ **License Number:** __________________

Loan Amount Requested: ________________________________ **Loan Period:**

(Loan Period: Loan requests are processed for the Fall 2026/Spring 2027 semesters. Loan disbursements will be made in two equal payments/installments for the loan period certified. Maximum amount you could borrow is $20000)

For each academic year, you may borrow up to ***(but not more than)*** York's cost of attendance, minus the amount of other financial assistance the student receives. York determines the cost of attendance based on federal guidelines. It is important not to borrow more that you can afford to repay, even if you are eligible to borrow more.

CONSENT TO OBTAIN CREDIT REPORT:
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 make a Direct PLUS loan to me. I understand that I will be notified in writing the results of the credit check with respect to my loan application.

PARENT'S CERTIFICATION:
My signature below certifies that I understand that this request form is not a promissory note. The promissory note needs to be completed by visiting: www.studentaid.gov. Further, I understand the Office of Financial Aid will determine eligibility for Federal Direct PLUS Loans based on federal regulations. My Federal Direct PLUS Loan request cannot be processed until the Office of Financial Aid has received the results of my child's 2026-2027 FAFSA in printed or electronic form, collected the required documentation, and determined the application information is correct. My child must maintain half-time enrollment (6 credits) for the Fall and/or Spring semesters for Direct Plus Loan funds to be disbursed.

Parent's Signature: ______________________________________ **Date:** ______________________________

*****Office use only*****

Parent's Emplid #: ____________________________

Received by: ______________

Date: ______________

Consent to Obtain Credit Report

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 make a 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.

Social Security Number

Date of Birth (MM/DD/YYYY)

Last Name

First Name

M.I.

Street

City

State

Zip

Phone Number

Signature of Borrower

Today's 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 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 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 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.