



Federal Direct Parent PLUS Loan Request 2025-2026

Student Name: _____ MBU ID: _____

The Federal Direct Parent PLUS Loan is available only to the parents of dependent students. Parent PLUS loans are approved or denied by the U.S. Department of Education based on a credit check. For more information regarding the Parent PLUS Loan please visit: <https://studentaid.gov/understand-aid/types/loans/plus/parent>.

Instructions: Parents can apply for a Parent PLUS Loan by using their FSA ID to log in at <https://studentaid.gov/plusapp/parent/landing>. If you are approved, you will still need to send us this form, so we can certify the loan amount you request. If you are unable to complete the application online, this form can be completed to determine your eligibility. Review and complete each applicable section below. Incomplete forms cannot be processed.

If a parent of an undergraduate student is denied approval for a PLUS loan, the parent can obtain an endorser, appeal the credit decision, or the student becomes eligible for additional unsubsidized student loan funds (up to \$2,000 per semester for freshman and sophomore students; up to \$2,500 per semester for junior and senior students).

Step 1: Check one option below.

☐ I, _____, applied for the Parent PLUS Loan online at studentaid.gov with my FSA ID and was approved within the last 180 days. Note: For Fall 2025, wait until April 1st to complete the application online since the credit check is only valid for 180 days. **Continue to steps 2, 4, and 5.**

☐ I, _____, applied for the Parent PLUS Loan online at studentaid.gov with my FSA ID and was denied within the last 180 days. **Continue to steps 3 and 5.**

☐ I haven't applied within the last 180 days, and I am unable to apply for the Parent PLUS Loan online. **By signing this form, I authorize the MBU Financial Aid Office to submit an application for me. I authorize the Department of Education to complete a credit check using the information listed below to determine my eligibility for the Federal Direct Parent PLUS Loan and understand submission of this form does not guarantee approval of the PLUS loan:**

Borrower (Parent) Name: _____ Borrower SSN: _____

Borrower Date of Birth: _____ Borrower email: _____

Borrower Street Address: _____

City: _____ State: _____ Zip: _____

Step 2: If my application is approved, I wish to proceed as follows (select one option):

- ☐ If I am approved, I do not wish to proceed with a Parent PLUS Loan.
- ☐ If I am approved, I have indicated the amount I wish to borrow and where to send the refund check (if applicable):

- **Total Loan Amount* Requested for Academic Year 2025-26 (Fall/Spring): \$_____**

*Loan amount requested will be subject to up to a 4.5% origination fee. Please add 4.5% to the amount you wish to borrow to account for these fees by dividing the amount by .955. Award amount will be split into even disbursements for fall and spring unless applying for spring only. You must request an amount. **Applications with no amount listed are not able to be processed.**

- If I borrow enough where the Parent PLUS Loan creates a credit balance on the student's account, I would like the refund check sent to the:

☐ Borrower (Parent)

☐ Student

Student Name: _____ MBU ID: _____

Step 3: If my application is denied, I wish to proceed as follows (select one option). Skip this section if you applied online and were approved.

☐ I will seek an endorser, complete the PLUS Credit Counseling and would like to apply for the below amount for the academic year.

- **Endorser:** Endorser will need to complete an application at <https://studentaid.gov/endorseraddendum/>. Additional actions may be required once the application is submitted.
- **PLUS Credit Counseling:** PLUS Credit Counseling is required if the U.S. Department of Education has informed you that you have an adverse credit history and you have obtained an endorser. The counseling can be accessed here: <https://studentaid.gov/app/counselingInstructions.action?counselingType=plus>.
- **Total Loan Amount Requested* for Academic Year 2025-26 (Fall/Spring):** \$ _____

*Loan amount requested will be subject to up to a 4.5% origination fee. Please add 4.5% to the amount you wish to borrow to account for these fees by dividing the amount by .955. Award amount will be split into even disbursements for fall and spring unless applying for spring only. You must request an amount. **Applications with no amount listed are not able to be processed.**

☐ I would like to appeal the credit decision and document extenuating circumstances to the Department of Education, complete PLUS Credit Counseling, and would like to apply for the below amount for the academic year.

- Appeals will need to be submitted at <https://studentaid.gov/appeal-credit>.
- If your appeal is approved by the Department of Education, PLUS Credit Counseling will need to be completed at <https://studentaid.gov/app/counselingInstructions.action?counselingType=plus>.
- If my appeal is approved, I would like to apply for the following loan amount:
 - **Total Loan Amount Requested* for Academic Year 2025-26 (Fall/Spring):** \$ _____

*Loan amount requested will be subject to up to a 4.5% origination fee. Please add 4.5% to the amount you wish to borrow to account for these fees by dividing the amount by .955. Award amount will be split into even disbursements for fall and spring unless applying for spring only. You must request an amount. **Applications with no amount listed are not able to be processed.**

☐ I would like my child to be awarded the increase in unsubsidized loans for which they are eligible (they must accept what they'd like of this funding in the financial aid portal).

Step 4: If accepting the loan and this is the first Parent PLUS Loan you have requested, complete the Parent PLUS Master Promissory Note (MPN) at <https://studentaid.gov/mpn/> by logging in with your FSA ID.

Step 5: By signing this form, you are authorizing the MBU Financial Aid Office to process a Parent PLUS Loan based on your completion of steps 1 through 3.

The federal government requires that all Universities obtain written authorization to apply Title IV funds such as PLUS loan proceeds to charges other than tuition, fees, room and board. By my signature below, I hereby authorize Mary Baldwin University to use Title IV financial aid funds, including PLUS loan proceeds, to pay for charges such as fines, health center fees, non-sufficient funds, checks and service charges, unpaid emergency loans, and postage made to my dependent child's account.

Borrower Signature: _____ Date: _____

Return this form:

by mail to: Mary Baldwin University Office of Financial Aid Staunton, VA 24401	by fax to: 540-887- 7229	by email to: Finaid@marybaldw in.edu	in person to: Administration Building Ground Floor	through the Document Portal: located on the financialaid.marybaldwin.edu homepage
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