



If you, **the PARENT**, wish to borrow the Federal Direct PLUS Loan for use toward the student's educational cost of attendance, please complete this form and return it to: *Utica College, Office of Student Financial Services, 1600 Burrstone Road, Utica, NY 13502.*

Utica College is a Direct Lending institution. The U.S. Department of Education is the lender. Eligible parents borrow directly from the U.S. Department of Education. PLUS loans are based on the credit worthiness of the borrower. Utica College assists in administering the William D. Ford Direct Loan Program by distributing the loan application, processing the loan, and disbursing the loan funds.

**This application will initiate the PLUS Loan process. After your loan is processed and approved, you will need to have an active Federal Direct PLUS Master Promissory Note on file.** If this is your first Federal Direct PLUS loan or your Federal Direct PLUS Master Promissory Note is not active, you will receive notification and instructions to complete the online Federal Direct Master Promissory Note at the address you provided. The promissory note must be completed to disburse the PLUS Loan funds.

Parent & Student Information **(To be completed by the parent.** All fields required. Please print clearly)

PARENT INFORMATION	
Borrower's (Parent's) Full name	
Borrower's Social Security Number	Date of Birth (mm/dd/yyyy)
Permanent Address	
Street	City State Zip
e-mail address	Home phone Number Cell phone Number
Citizenship Status (Check One): <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident/other eligible non-citizen. Please provide Alien Registration #A_____	
Driver's License <b>State and Number: (State) (Number)</b>	
Relationship to student (Check one): <input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Step-Mother <input type="checkbox"/> Step-Father	
<b>Requested Loan Amount \$_____ .00</b>  Loan eligibility is the Cost of Attendance minus the total amount of financial aid student receives (federal and non-federal)	<b>Loan Period</b> <input type="checkbox"/> Academic Year (Fall and Spring) Recommended <input type="checkbox"/> Fall Semester Only <input type="checkbox"/> Spring Semester Only
Parent Signature	Date
Student Information	
Student's Full Name	Student's Utica College ID
Student's Social Security Number	Citizenship Status <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Eligible non-citizen Student's Date of Birth (mm/dd/yy) _____
<b>**Please complete reverse side of form**</b>	

**IF your Federal Direct PLUS Loan is denied by Direct Lending, you may select ONE of the following two options:**

I, the **student**, wish to borrow the Federal Direct Unsubsidized Stafford Loan.

The amount of Unsubsidized Stafford Loan that may be borrowed is contingent upon the student's degree of financial need based on the cost of attendance.

**Freshman & Sophomores** (0-56 earned credits) may be eligible to borrow **up to** an additional **\$4000 per academic year**. **Juniors & Seniors** (57 + earned credits) may be eligible to borrow **up to** an additional **\$5000 per academic year**.

For an *Unsubsidized* loan:

- You're responsible for paying the **interest** that accrues on the loan from the time the loan is disbursed until it's paid in full.
- You can pay the interest while you're in school
- Or, you can allow the interest to accrue (accumulate) and have the interest added to the principal amount of your loan.

\_\_\_\_\_  
**Student Signature**

\_\_\_\_\_  
**Date**

**Or**

I, the **parent**, wish to obtain an endorser (i.e. co-signer) in order for my PLUS loan to be reevaluated.

If you select to obtain an endorser/co-signer, the U.S. Department of Education's Federal Direct Loan Program Center will mail the endorser application directly to you after the PLUS loan has been denied.

\_\_\_\_\_  
**Parent Signature**

\_\_\_\_\_  
**Date**

Please return form to: Utica College  
Office of Student Financial Services  
1600 Burrstone Road, Utica, NY 13502  
(315) 792-3179/e-mail: sfs@utica.edu