2015-16 PLUS Loan Request Form

To be completed by parents of dependent undergraduate students who are U.S. citizens or eligible non-citizens and wish to borrow a Federal Direct Parent PLUS Loan (PLUS). The student must also have filed a valid 2015-16 FAFSA to eligible.

Steps to obtain a PLUS loan:

Step 1: Secure a PLUS credit decision
- Go to studentloans.gov and sign in using your Federal Student Aid ID (from fsaid.ed.gov).
- Click on the “Request PLUS Loan” link on the left side of the screen under the “PLUS Loan Process” heading.
- Select “Parent PLUS” as your loan type and complete credit check.
- Do NOT click the option to borrow the maximum loan amount for which you are eligible. This may cause a delay in processing your loan. Always specify a dollar amount. You will be notified instantly of the credit decision.
- If you are denied, see the “PLUS Denial Options” box at the bottom of this page.

Step 2: Complete the MPN if you are approved and have not previously borrowed a PLUS loan at Fordham.
- Click the “Complete MPN” link and choose the “Parent PLUS” option and you will be guided through the process.

Step 3: Complete the form below and submit electronically at my.fordham.edu/fasubmitdocs or fax to 718-817-3921.

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**Student Information**

Student Name: ___________________________  Fordham ID: ___________________________

Loan Amount Requested: $ _____

(Eligibility is the total cost of attendance less other aid. There is a 4.292 % fee deducted from each loan disbursement.)

**Loan Period:**  Fall & Spring  Fall Only  Spring Only

(Circle One Option)

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**Parent Borrower Information**

Parent Name: ___________________________  DOB: ___________________________

Phone: ___________________________  Email: ___________________________

Parent Signature: ___________________________  Date: __________

Credit decisions for PLUS loans are valid for 180 days.

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**PLUS Denial Options**

- **Appeal** - You may appeal your credit decision by calling the Federal Loan Origination Center at 800-557-7394.
- **Get an Endorser** – You may reapply with an endorser (cosigner). Have your endorser log in to studentloans.gov and select the “Endorse PLUS Loan” option. Have them follow the instructions that lead them through the application process.
- Additional Unsubsidized Loan – Students whose parents have been denied a PLUS loan are eligible for an additional $4,000 (freshmen/sophomores) or $5,000 (juniors/seniors) in Direct Unsubsidized Loans. See fordham.edu/finaid/stafford for details.

**Parents who are subsequently approved as a result of an appeal or obtaining an endorser are required to complete an online “PLUS Counseling” session at studentloans.gov.**