

2022-23 Parent PLUS Loan Request Form

Student Name: _____ Fordham ID: _____

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 2022-23 FAFSA to be eligible.

Steps to obtain a PLUS loan:

Step 1: [Secure a PLUS credit decision](#)

- If you are denied, see the "PLUS Denial Options" at the bottom of the page.

Step 2: If you are approved, complete your [Master Promissory Note](#).

Step 3: Complete the form below and submit via our [secure electronic upload](#).

Parent Borrower Information

Note: We do not accept electronic signatures.

Parent Name: _____ DOB: _____

Phone: _____ Email: _____

Parent Signature: _____ Date: _____

Credit decisions for PLUS loans are valid for 180 days.

There is a 4.228% fee deducted from each loan disbursement. For example, if you borrow \$10,000, a net amount of \$9,578 will be applied to your student account. Use our [PLUS Loan Fee Calculator](#) to help you determine how much to borrow.

Loan Amount Requested: \$ _____

Loan Period (Select One Option):

- Fall & Spring
- Fall Only
- Spring Only

PLUS Denial Options

- [Appeal your credit decision](#) by documenting extenuating circumstances.*
- **Get an Endorser** – You may [add an endorser \(co-signer\) to your PLUS Application](#). They will need the 'Endorser Code' from your initial PLUS Request to complete the process.*
- **Additional Unsubsidized Loan** – Students whose parents are denied a PLUS loan become eligible for an additional \$4,000 (first-year/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 Credit Counseling](#) session at studentloans.gov.