



26/27 Parent PLUS Loan Request

Follow these steps to complete the application process for a Federal Direct Parent PLUS Loan. Only Dependent Students can obtain Parent Plus Loans.

1. The 2026-27 Free Application for Federal Student Aid (FAFSA) must be completed by your Dependent undergraduate student.
2. Log onto <https://studentaid.gov> (Parent must have a FSAID to login and apply)
 - Go to the Grants and Loans Tab, choose PLUS Loans
 - Select "I am a Parent of a Student"- Log in to Start
 - Complete the Application/Credit Check
 - Complete a new Master Promissory Note (MPN) for Parent PLUS Loans.
3. Submit the sections below, ***along with the parent's unexpired state issued ID***, to the Financial Aid Office (U-138). You may email them to finaid@mail.cfcc.edu or fax to 910-362-7632 or mail them to 411 North Front St Wilmington, NC 28401 **ATTN: Financial Aid**

After your Direct Parent PLUS Loan is approved, the funds will be electronically posted to your dependent student's account to pay for tuition and mandatory fees. If you authorize CFCC to apply PLUS Loan funds to cover bookstore charges, your dependent student will be able to charge books and supplies up to the remaining amount of the loan.

I.	Student Information Student Name _____ CFCC ID# _____ (Last) (First) (Middle Initial) LOAN PERIOD (check requested terms): Fall_____ Spring_____ Summer_____
	Loan Amount Requested \$ _____ A Parent may apply for a PLUS loan up to the cost of attendance minus all other financial aid. If the PLUS is for one semester only, the amount that a parent may borrow is based on the cost of attendance for that semester minus the financial aid for that semester
II.	Parent Section Parent Social Security Number _____ - _____ - _____ Parent Name _____ (Last) (First) (Middle Initial) Street Address _____ City _____ State _____ Zip Code _____ Parent Birthdate (mm/dd/yyyy) ____/____/_____ Home Telephone(____) _____ Email Address _____@_____.com
III.	Refund Authorization Parent initial _____ I authorize CFCC to automatically apply my PLUS Loan funds to cover my dependent student's current tuition and fees and other charges, such as books and supplies. I understand that my dependent student will be responsible for any charges incurred after PLUS Loan funds are distributed as instructed on the reverse.
IV.	Refund Release (Select who should receive PLUS Loan funds in excess of student's charges should be: Refund to Student <input type="checkbox"/> Refund to Borrower (Parent) at address above <input type="checkbox"/>
V.	Parent Signature I certify that I am the parent/step-parent of the student on this application and that all information provided on this form is accurate. 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 electronically by Dept of Education of the results of the credit check with respect to my loan application. Parent Signature _____ Date _____
FA STAFF ONLY:	
Stu Dependent? Y or N	PLUS MPN Complete? Y or N
Program: _____	Credit App Approved? Y or N
Amt Approved:\$ _____	FA Initial _____ Date _____