

**HOLYOKE
COMMUNITY
COLLEGE**

303 Homestead Avenue
Holyoke, MA 01040
413.538.7000

PLREQ 1 2 3

___ Mail ___ Counter ___ Email ___ Fax ___ Other

Received by _____ Date Received: _____

Entered by _____ Date Entered: _____

www.hcc.edu

Financial Aid Office
Phone: (413) 552-2150
Fax: (413) 552-2192

2025-2026 PARENT “PLUS” LOAN REQUEST

WILLIAM D. FORD FEDERAL DIRECT LOAN PROGRAM

Parent Eligibility:

- Must be the biological or adoptive parent of the student for whom you are borrowing.
- Student must be a dependent undergraduate student who is enrolled as a half time student.
- Must be a U.S. citizen or eligible noncitizen and not in Default on previous loans.

Are you a U.S. Citizen? Yes No → select status: Eligible Non-citizen or Ineligible Non-citizen

Are you in Default on any prior Federal Loans? Yes / No

Parent Social Security Number: _____ Phone: (____) _____ Birthdate: _____

Parent Name: _____
Last First M.

Parent Address: _____
Street
City State Zip Code

Loan Period(s) to be covered: (check one) ___ ACADEMIC YEAR 25-26 ___ FALL 2025 ___ SPRING 2026
(Sept. to May) Fall/Spring (Sept. to Dec) (Jan. to May)

Do you want the refund check to go directly to you at your home address or do you prefer the refund to go to the student?

Refund to: Student ___ Parent ___

Total Loan Requested: \$ _____

Student Eligibility:

- Must apply for financial aid by filling out the Free Application for Federal Student Aid (FAFSA) at <https://fafsa.gov>
- Must be enrolled and remain enrolled in 6 credit hours for the semester.
- Must be meeting Satisfactory Academic Progress with the school.
- Must be a U.S. citizen or eligible noncitizen and not in Default on previous loans.

ID Number: _____ Phone: (____) _____ Birthdate: _____

Name: _____
Last First M.

Important Eligibility Information

Award and Disbursement:

- The Federal Plus loan requires a credit check approval.
- You must sign a Loan Agreement/Master Promissory Note(MPN) online at <https://studentaid.gov> prior to receiving any loan funds.
- Loan funds will be available within 30 to 45 days after the semester begins and will be made in two equal disbursements, usually one disbursement per semester.
- All Plus loan funds will be credited to the student's account/bill to ensure payment of tuition and fees, before being refunded to the parent or student.
- Any credit balance remaining will then be refunded to you, unless you indicate otherwise.
- An origination fee will be deducted from the gross amount of your loan prior to any disbursement.
- The repayment period will begin within 60 days of the total loan being fully disbursed.
- Interest begins to accumulate when the first disbursement is made.
- You cannot receive the second half of a loan if student drops below 6 credits before it has paid.

Student Responsibilities to Remain Eligible

- If the student withdraws or stops attending all classes, you may lose all or part of your loan, even if it has already been paid.
- We verify attendance by the last day attended, as reported by the professor.
- You should report any of the following changes to the Financial Aid Office:

-withdrawal or dropout from school

-name or address change

-drop below six credits

-transfer to another school

I understand that this is only one step towards borrowing a Federal Direct PLUS Loan. My signature below acknowledges that the information I have provided is both true and correct and also an acknowledgement of my understanding of the information given on this form.

Parent Signature: _____ **Date:** _____

STOP HERE. For Office Use Only

Cost of Attendance _____

-Financial aid _____

-Resources _____

Unmet Need \$ _____

Date Processed _____ Counselors Initials _____