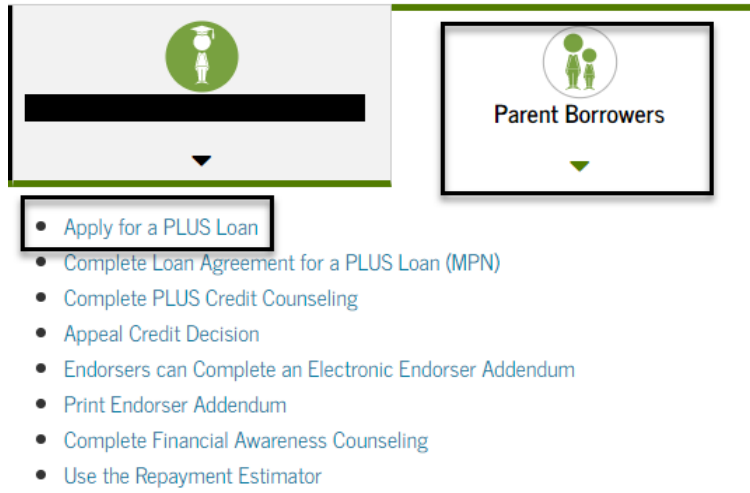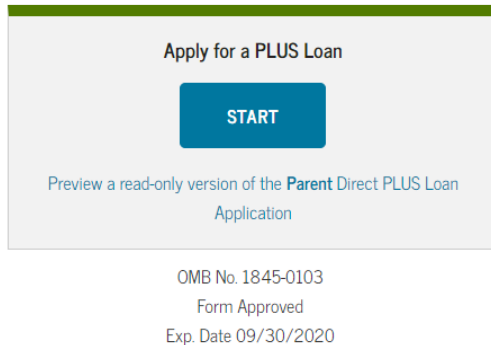# Parent PLUS Loan Application

1. Have your parent log into www.studentaid.gov using his/her FSA ID and password.
2. Click on "Parent Borrowers," then "Apply for a PLUS Loan."

- Apply for a PLUS Loan
- Complete Loan Agreement for a PLUS Loan (MPN)
- Complete PLUS Credit Counseling
- Appeal Credit Decision
- Endorsers can Complete an Electronic Endorser Addendum
- Print Endorser Addendum
- Complete Financial Awareness Counseling
- Use the Repayment Estimator

3. Scroll to the bottom of the page and click on "Start."

Apply for a PLUS Loan

START

Preview a read-only version of the **Parent** Direct PLUS Loan Application

OMB No. 1845-0103
Form Approved
Exp. Date 09/30/2020

4. Complete step 1, loan information, with the student's information.
    a. Notify Jackson College under School and Loan Information.

School and Loan Information

Select School to Notify
- ⦿ U.S. Schools/U.S. Territory Schools
- ◯ Non U.S. Schools

Choose a state:
- Select -

Search school by name:
Select or type

✔ The school you selected is participating in the Direct PLUS Loan application process through StudentLoans.gov.

School Name:
JACKSON COMMUNITY COLLEGE

School Code/Branch:
G02274

School Address:
2111 EMMONS ROAD
JACKSON, MI 492018399

Remove this school

5. Complete remaining steps of the application, including the credit check, submit the application.
6. Approved?
    a. Parent must complete the Master Promissory Note with his/her information.
    b. Our loan coordinator will email the parent a PLUS request form. The parent must complete this form and send it back to us via Iron Box or in person. (www.jccmi.edu/securedocuments).
7. Denied?
    a. Parent must choose one of the three options. If the parent would like the student to be awarded additional unsubsidized loan funds, he/she must choose the option "I do not wish to pursue a PLUS loan at this time."

- ✓ **This process will take 3-5 business days, minimum, for any loan to be awarded regardless of approval or denial.**
- ✓ **Direct PLUS Loan funds will be disbursed to your student's JC account approximately four weeks after each semester begins. If your student is enrolled in late starting classes, the disbursement date will be approximately four weeks after the late starting class begins. This process is necessary to assure that students are properly enrolled.**
- ✓ **Your Direct PLUS Loan information will be submitted to the National Student Loan Data System (NSLDS) and will be accessible by guaranty agencies, lenders, and schools determined to be authorized users of the data system.**