Federal Direct Parent (PLUS) Loan Request Form
Blue Ridge Community College

Application Instructions:

Step 1 – Complete the Free Application for Federal Student Aid

In order to establish eligibility for the Federal Direct Parent PLUS loan, the student and parent must complete and submit a FAFSA form for the applicable award year. You may apply on-line at https://studentaid.gov. Be sure to include BRCC's school code (006819) on your FAFSA. BRCC will not certify your PLUS loan without first obtaining the processed results from the FAFSA application and any additional requested paperwork.

Step 2 – Apply for Online Credit Decision

Federal Parent PLUS loans are credit-based. In order to apply, you must submit an authorization to the Department of Education to perform a credit check to determine your eligibility. To apply for the Federal Parent PLUS Loan go to https://studentaid.gov/plus-app and choose the "I am a Parent of a Student" option. You will be required to log in using the borrowing parent's sign-in information (NOT the student's).

Once logged in, complete the online application with the necessary information and submit. This allows the Department of Education to perform a credit check and determine your eligibility. Please note: this electronic application by itself is NOT sufficient to have the application processed. You MUST also complete steps 3 and 4 in order for the school to process the loan.

Step 3 – Complete your Master Promissory Note (MPN)

The promissory note may be completed https://studentaid.gov/mpn using the "Parent of an Undergraduate Student" option. Failure to promptly complete your Promissory Note will delay processing of your loan request. Your MPN is a legally binding document stating that you agree to repay your loan and that you accept the terms and conditions of your loan. The MPN also defines your rights and responsibilities as a borrower, so it's vital that you read and understand this document.

Step 4 – Complete the BRCC Loan Request Form on the following page.

The BRCC PLUS Loan Request Form is on the reverse side of these instructions. Complete the form and submit to the Financial Aid Office for processing. Please return electronically to Drop Secure, by mail to Blue Ridge Community College, Financial Aid Office, Box 80, Weyers Cave, VA 24486, or in person in the Houff Student Center.

Information about Federal Direct Parent Loans:

- The Federal Direct Parent PLUS Loan is available only to the parents of dependent students. Credit approvals/denials for PLUS loans are determined by the U.S. Department of Education.
- Parents who are borrowing for the first time for the student on this form after July 1, 2026 are subject to the following limitations:
  - Parents may borrow up to a maximum of $20,000 in PLUS Loans per academic year, per student.
  - Parents may borrow no more than $10,000 in any given semester.
  - There is a lifetime borrowing limit of $65,000 in PLUS loans per dependent student.
- When a parent of an undergraduate student is denied approval for a PLUS loan, the student becomes eligible for additional unsubsidized student loan funds of up to $4000, which he or she will need to request through the BRCC Financial Aid Office. Alternately, the parent may apply to borrow with an endorser. Please contact the financial aid office if you plan to pursue an endorser upon credit denial.
- You may choose on your credit application whether you prefer to begin payment immediately or after the student is no longer enrolled in at least 6 eligible credit hours per semester.
- **TIMELINE: PLUS Loans are disbursed at the same time as all other forms of financial aid.** Students who remain in 6 credits after the last day to drop can expect to receive their refund (e.g., overage of funds after tuition/fees/book charges are deducted) at the same time other aid disburses. The **estimated** timeline for receipt of refunds is mid-October for fall, mid-March for spring, and late June for summer. We are not able to furnish a specific date but will work to disburse as soon as is feasible.
- Second disbursements for single-term loans are **estimated** to disburse in mid to late November for fall, mid to late April for spring, and late July for summer.

Federal Direct Parent Loan (PLUS) Request Instructions:

Complete this form and submit it to the Financial Aid Office as soon as possible. Incomplete forms will be returned unprocessed. If you do not know your 7-digit Student ID number, see go.brcc.edu/emplid.

Parent Applicant Information

Last Name: ______________________________First Name: ___________________________Middle Initial: _____

Date of Birth: _________________Phone Number:_________________

Street Address: ____________________________________ City: ___________________ State: _______Zip: _________

Email Address: ____________________________________

Gender: ☐ Male ☐ Female ☐ Other Relationship to Student: ____________________________

Marital Status: ☐ Single ☐ Married ☐ Divorced ☐ Separated ☐ Widowed

Are you a U.S. Citizen? ☐ Yes ☐ No If not, what is your current citizenship status? ____________________________

* If you are the parent borrower and your SSN is not listed on the FAFSA, please contact the Financial Aid Office by telephone, mail, or in person to provide your full SSN. Never send your full SSN by email.

Student Information

Last Name: ___________________________ First Name: _______________________ Middle Initial: ___

Student ID: ___________________________ Date of Birth: __________________Phone Number: _______________________

Semester:

I am requesting to borrow for the following term(s): *Note - Summer loans may not be requested on the same form as fall and/or spring*

☐ Fall Semester 20 ☐ Spring Semester 20 ☐ Summer Semester 20

Loan Information

Loan Amount Requested: ___________________________

Important Information about Loans

- Loan amount borrowed will be reduced by up to 4.5% in loan origination fees.
- Loans borrowed for a single term will be disbursed in 2 disbursements, the first of which will be at the normal time for financial aid disbursement and the second of in the final third of the semester. A fall/spring loan will be divided into half, with half disbursing in the fall and half in the spring.
- Submission of request form does not guarantee loan eligibility nor does it guarantee that eligible students will receive the full amount.

Checklist and Certification: Check each item below once you have completed it

☐ FAFSA Completed for enrollment year

☐ Credit Check Completed *

☐ Master Promissory Note Completed *

☐ All fields on this form completed

☐ Student enrolled in at least 6 eligible credit hours in the term for which you are requesting to borrow.

* Credit Check and Master Promissory Note must be completed electronically at https://studentaid.gov/.

Borrower Certification:

I authorize the Financial Aid Office at Blue Ridge Community College to forward my request for the Direct Loan indicated above. In order to complete the loan process, I understand that I must have signed the appropriate promissory note electronically at https://studentaid.gov/. I authorize the College to transfer loan proceeds received by electronic funds (EFT) or Master Check to Student Financial Services to pay for ALL incurred expenses. Incurred expenses can include but are not limited to tuition, fees, books, supplies, and other miscellaneous fees.

Borrower's Signature____ Date: ______________________