2026-2027
Federal Direct Parent PLUS Loan Data Sheet

Student Name (Last, First, MI)	MACC Student ID Number

Federal Direct Parent PLUS Loans (PLUS loans) are available for parents of dependent students to help with educationally related expenses. To apply:

1. Complete and sign the Federal Direct PLUS Loan Master Promissory Note at **StudentAid.gov**
2. To determine credit worthiness, the U.S. Department of Education (USDOE) must conduct a credit check. You may provide authorization online at StudentAid.gov –OR– you must complete the attached 'Consent to Obtain Credit Report' form and return it to the Financial Aid Office. MACC will record the Consent, and the USDOE will inform MACC of the credit decision.
3. Complete and return the attached PLUS Loan Data Sheet and PLUS Loan Check Routing Form to the Financial Aid Office. All applications are processed in the order in which they are received.

BORROWER (PARENT) INFORMATION	
NAME:	SSN:
ADDRESS:	CITY, STATE, ZIP:
DRIVER'S LICENSE #/STATE ISSUED:	DATE OF BIRTH:
EMAIL ADDRESS:	TELEPHONE:

EMPLOYER INFORMATION
EMPLOYER NAME:
COMPLETE ADDRESS:
TELEPHONE NUMBER:

LOAN AMOUNT REQUESTED

Please indicate your requested loan amount below. We recommend that you always borrow conservatively. We will always process a student's subsidized loans first (if they have applied). The maximum loan amount is limited to the student's Cost Of Attendance (COA) less any/all financial aid the student is scheduled to receive, but no greater than $20,000 per year (lifetime limit is $65,000), per dependent student.

Requested Loan Amount	$

LOAN PERIOD

Please check ***ONLY ONE*** option below indicating the intended loan period for this loan request. Students planning on attending two consecutive semesters should select that option below; the award amount will be split equally between semesters.

- ☐ Fall 2026/Spring 2027
- ☐ Fall 2026 Only
- ☐ Spring 2027 Only
- ☐ Summer 2027

CERTIFICATION AND SIGNATURE

I have completed the online credit check:	yes ☐	no ☐
I have completed a Federal Direct PLUS Loan Program Master Promissory Note:	yes ☐	no ☐

I certify I am the parent/guardian of the student named above and these funds are intended to cover educationally related expenses only. If I did not complete the required credit check prior to submitting this request, I give Moberly Area Community College permission to submit my information to determine credit eligibility. I certify I have read and understand the requirements and responsibilities for obtaining a Federal Direct Parent PLUS Loan.

Parent Signature	***Date***

2026-2027
Federal Direct Parent PLUS Loan Refund Check Routing Form

Student Name (Last, First, MI)	MACC Student ID Number

Once the school receives your loan funds, the Business Office will apply the loan to your child's student account. If they owe any charges to the school, your loan funds will be used to pay those charges; all financial aid funds are applied to their student account in the order in which funds are received. You will be issued a credit balance refund within fourteen (14) days from the date a credit balance occurs. A check will be mailed to the address you have provided; however, you may elect to have the funds issued directly to your student.

Please complete the section below to indicate your preference.

CREDIT BALANCE PREFERENCE – CHECK ONLY ONE	
❑ **Disburse remaining balance to the student.** *For students only, an electronic deposit option is available. If you want to receive your refund by ACH you must enroll through the Nelnet Choice Refunds link in your myMACC student portal under Billing & Payment Information.*	
❑ **Disburse remaining balance to me at the following address**	
FULL LEGAL NAME:	
STREET ADDRESS:	CITY, STATE, ZIP:
EMAIL ADDRESS:	
TELEPHONE NUMBER:	

I certify I am the parent/guardian of the referenced student and that these funds are intended to cover educationally related expenses only. I certify I have read and understand the requirements and responsibilities for obtaining a Federal Direct Parent PLUS Loan	
Parent Signature	***Date***

STOP: Did you fully complete this form? We will return any incomplete/unsigned forms for correction.

If we have reason to believe the information reported is inaccurate or fraudulent, we may require additional documentation

You may submit this form through the Financial Aid Portal, email to finaid@macc.edu, deliver in-person at the campus nearest you, or mail to:

Moberly Area Community College, Financial Aid Office, 101 College Avenue, Moberly, MO 65270
Questions? Please call: (660) 263-4100 ext. 11301

2026-2027
Federal Direct Parent PLUS Loan Consent to Obtain Credit Report

Student Name (Last, First, MI)	MACC Student ID Number

Complete this form only if you did not complete the credit check at StudentAid.Gov

PARENT INFORMATION	
FULL LEGAL NAME:	SSN:
ADDRESS:	CITY, STATE, ZIP:
DRIVER'S LICENSE #/STATE ISSUED:	DATE OF BIRTH:
EMAIL ADDRESS:	TELEPHONE:

- *I certify I am the parent/guardian of the student named above and these funds are intended to cover educationally related expenses only.*
- *I certify I have read and understand the requirements and responsibilities for obtaining a Federal Direct Parent PLUS Loan.*
- *I give Moberly Area Community College permission to submit my information to determine credit eligibility.*
- *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 I will be notified in writing of the results of the credit check with respect to my loan.*

Parent Signature	***Date***

Privacy Act Disclosure Notice

The Privacy Act of 1974 (5 U.S.C.552a) requires that the following notice be provided to you. The authority for collecting the information requested on this form is §451 et sea. of the Higher Education Act of 1965, as amended. Your disclosure of this information is voluntary. However, if you do not provide this information, you cannot be considered for a PLUS Loan. The information on this form will be used to determine your eligibility for a PLUS Loan. This information in your file may be disclosed to third parties as authorized under routine uses in the Privacy Act notices called "Title IV Program Files" (originally published on April 12, 1994, Federal Register, Vol. 59 p. 17351) and "National Student Loan Data System" (originally published on December 20, 1994, Federal Register, Vol. 59 p. 65532). Thus, this information may be disclosed to federal and state agencies, private parties such as relatives, present and former employers and creditors, and contractors of the Department of Education for purposes of administration of the student financial assistance program, for enforcement purposes, for litigation where such disclosure is compatible with the purposes for which the records were collected, for use by federal, state, local, or foreign agencies in connection with employment matters or the issuance of a license, grant, or other benefit, for use in any employee grievance or discipline proceeding in which the Federal Government is a party, for use in connection with audits or other investigations, for research purposes, for purposes of determining whether particular records are required to be disclosed under the Freedom of Information Act, and to a Member of Congress in response to an inquiry from the congressional office made at your written request.
Because we request your social security number (SSN), we must inform you that we collect your SSN on a voluntary basis, but section 484(a)(4) of the HEA (20 U.S.C. 1091(a)(4)) provides that, in order to receive any grant, loan, or work assistance under Title IV of the HEA, a student must provide his or her SSN. Your SSN is used to verify your identity, and as an account number (identifier) throughout the life of your loan(s) so that data may be recorded accurately.

PLUS Loan Frequently Asked Questions

How much can I borrow through the PLUS loan program?
The Financial Aid Office will determine the amount you will be eligible to borrow. A borrower may request a maximum of $20,000 per year (per dependent student), but will be limited to the student's cost of attendance (COA) minus any other financial aid (scholarships/grants/student loans) offered to the student.

Maximum lifetime borrowing is limited to $65,000 per dependent student (without regard to amounts forgiven, repaid, canceled, or discharged). We strongly encourage parents to borrow conservatively and consider the lifetime borrowing limits with regard to financing their student's entire educational plans (beyond MACC).

Parent eligibility requirements for a Federal Direct Parent PLUS Loan
You must be the student's biological or adoptive parent or the student's stepparent, if the biological or adoptive parent has remarried at the time of application. Your child must be a dependent student who is enrolled at least half-time at a school that participates in the Direct Loan Program. For financial aid purposes, a student is considered "dependent" if he or she is under 24, unmarried, and has no legal dependents at the time the Free Application for Federal Student Aid is submitted.

Additional requirements to receive a PLUS loan
PLUS loan borrowers cannot have an adverse credit history (a credit check will be done). In addition, parents and their dependent child must be U.S. citizens or eligible noncitizens, must not be in default on any federal education loans or owe an overpayment on a federal education grant, and must meet other general eligibility requirements for the Federal Student Aid programs. You can find more information about these requirements in Funding Education Beyond High School: The Guide to Federal Student Aid available at **StudentAid.gov**

The required eligibility components are verified by the completion of the FAFSA. However, if you are a parent borrower that was not used to complete the FAFSA, you will be required to submit additional information to determine eligibility. A copy of the borrower's Social Security Card and Driver's License **MUST** be submitted in addition to this request.

What is the Interest Rate?
Interest Rates are determined each year. You may find the most current rates here: https://studentaid.gov/understand-aid/types/loans/interest-rates

Are there any fees associated with the PLUS Loan?
The U.S. Department of Education charges an origination fee. These fees are deducted from your disbursement amount. The Fees are determined each year; you may find the most current rate here: https://studentaid.gov/understand-aid/types/loans/interest-rates.

How will the money be disbursed?
PLUS loan funds are disbursed directly to the school and applied to the student's account. Included with the Federal Direct Parent PLUS Loan Data Sheet is a disbursement request form which must be completed and returned to the Financial Aid Office to ensure proper disbursement of any credit balance funds. Once the school receives your loan funds, the Business Office will apply the loan to your child's student account. If they owe any charges to the school, your loan funds will be used to pay those charges; all financial aid funds are applied to the student's account in the order in which funds are received. IMPORTANT NOTE: You will be issued a credit balance refund within fourteen (14) days from the date a credit balance occurs on your student account. You must complete the Check Routing Form in order for MACC to disburse the funds according to your preference.

What are the repayment terms?
PLUS loan borrowers enter repayment on the loan within 60 days after the loan has fully disbursed. You will receive repayment information from your lender disclosing your specific repayment terms. The terms of repayment are dependent upon the borrower's principal balance and may allow up to 10 years to repay. Interest is charged from the date of the first disbursement until the loan is paid in full.

What happens if the PLUS loan is denied?
Dependent students whose parents were denied a PLUS loan are eligible to apply for up to the independent-level annual maximum. Documentation of the denial must be attached to the Loan Data Sheet. You also have the option to appeal the credit decision, or apply with an endorser. For more information on these options, please go to StudentAid.gov.