

## 2025 - 2026 Federal Direct Parent PLUS Loan Application

The Federal Direct Parent PLUS Loan is available to the creditworthy parent\* of dependent students. Loans disbursed on or after July 1, 2025 and prior to July 1, 2026, have a fixed interest rate of 8.94% with a 4.228% origination fee. Repayment begins 60 days after the final disbursement of the loan has been made to the school. Information regarding payment deferment is available from your loan servicer after loan disbursement. Loan history and servicer information can be found online at <https://studentaid.gov/> website.

To apply for a Parent PLUS Loan you (the parent\*), and the student on whose behalf you are borrowing, will need to complete this form and return it to:

*University of Wisconsin-Eau Claire  
Blugold Central Student Services  
Financial Aid  
1108 Vicki Lord Larson Hall  
P.O. Box 4004, Eau Claire, WI 54702-4004  
FAX (715) 836-5816*

Do not leave any questions blank. The average processing time for the Parent PLUS Loan application is 4 to 6 weeks. You (the parent\*) will also need to have an active UW-Eau Claire Parent PLUS Master Promissory Note (MPN) on file with the Federal Direct Loan Program for the student listed on the application. After the loan has been approved, you will be sent information via e-mail on how to complete a Parent PLUS MPN online at <https://studentaid.gov/>

### Section 1: STUDENT COMPLETE THIS SECTION (Please Type or Print)

1. Campus ID #: \_\_\_\_\_
2. Student Name: \_\_\_\_\_
3. Date of Birth (MM/DD/YYYY): \_\_\_\_\_

### Section 2: STUDENT COMPLETE THIS SECTION

#### Student Certifications:

If your parent requests a loan on your behalf for more than your budgeted educational expenses, we must look at those expected expenses, deduct what you get in aid, and the remaining amount is what we can give in a parent loan. Part of your current aid package may include work study eligibility. If you do not plan to earn all of your work-study we could cancel all or part of it and then be able to give your parent additional loan money.

I authorize reducing or canceling my work study eligibility to accommodate more parent loan if necessary.

**Note: Sign only if you agree to the above statement.**

Student Signature \_\_\_\_\_ Date \_\_\_\_\_

If my parent is denied a Federal Direct PLUS Loan, I authorize the Financial Aid Office at UW-Eau Claire to process a Federal Unsubsidized Direct loan in the amount of \$\_\_\_\_\_ for the semesters listed below (An unsubsidized loan will be processed at your maximum eligibility unless a dollar amount is listed above. Maximum eligibility is \$4,000 for Freshmen or Sophomore levels and \$5,000 for Junior or Senior credit levels.)

**Note: Sign only if you agree to the above statement.**

Student Signature \_\_\_\_\_ Date \_\_\_\_\_

### Section 3: PARENT\* COMPLETE THIS SECTION (Please Type or Print)

\* The definition of parent includes the biological parent, adoptive parent, or in certain circumstances, the stepparent of the student.

1. Parent Name: \_\_\_\_\_
2. Date of Birth: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ 3. Marital Status: \_\_\_\_\_ 4. Social Security #: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
Mo Day Year First M.I. Last
5. Street Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_
6. Home Phone #: (\_\_\_\_) \_\_\_\_\_ Work Phone #: (\_\_\_\_) \_\_\_\_\_
7. Parent E-mail address: \_\_\_\_\_
8. Relationship to Student: ☐ Stepmother ☐ Mother ☐ Stepfather ☐ Father
9. Are you currently in default on a federal education loan, or owe a refund on a federal student grant? ☐ Yes ☐ No
10. U.S. Citizen Status: Citizen/National: ☐ ☐ Eligible Non-Citizen, enter Alien registration #: \_\_\_\_\_

**LOAN AMOUNT REQUESTED \$** \_\_\_\_\_

**Period for which Loan is Requested (Select One)**

- ☐ 09/03/2025 - 05/15/2026 (Academic Year)\*\* ☐ 09/03/2025 - 12/19/2025 (Fall Semester)  
☐ 01/05/2026 - 01/23/2026 (Winterim Term)\*\*\* ☐ 01/26/2026 - 05/15/2026 (Spring Semester)  
☐ 05/18/2026 - 07/31/2026 (Summer Session)

\*\* The amount of an academic year Federal Direct PLUS loan will disburse equally between the fall and spring semesters. A loan for one semester will disburse at the beginning of the semester.

\*\*\* To receive winterim loan, the student must be enrolled at least half time (6 credits) for spring.  
To receive summer loan, the student must be enrolled at least half time (6 credits).

**Should my PLUS loan be denied due to credit reasons, I select one of the following two options:**

*(Note: You must select one option below even if you know your loan will be approved. If this section is left blank, your application will be returned.)*

- \_\_\_\_\_ 1) Cancel the Parent PLUS Loan and allow my student to borrow Direct Loan Unsubsidized funds if Section 2 has been completed
- \_\_\_\_\_ 2) Complete the required documents that Direct Loans will send me to obtain a co-signer OR provide documentation to Direct Loans indicating that my adverse credit has been resolved. If you choose this option and obtain a co-signer, please notify our office when completed.

Do you currently have a freeze on your credit? If yes, we will communicate with you prior to processing your loan

\_\_\_\_\_ YES \_\_\_\_\_ NO

The Federal Direct PLUS Loan requires a credit check to assist in determining eligibility. If you are denied a Federal Direct PLUS Loan, you may obtain a creditworthy co-signer or appeal the credit decision. If a co-signer is obtained or a credit decision overturned, the parent MUST complete PLUS Loan Counseling online at <https://studentaid.gov/> before the loan can be disbursed. If a co-signer/appeal is not preferred, the student may request an additional unsubsidized Federal Direct Loan by completing the Student Certification section.

**Parent Certification:** My signature affirms the above information is true and correct. 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 in writing of the results of the credit check with respect to my loan application. I understand that the PLUS loan proceeds will be credited to my student's account at UW-Eau Claire and any credit balance on the student's account will be refunded to the student unless I make other arrangements with the Office of the Bursar.

Parent's Signature: \_\_\_\_\_ Date: \_\_\_\_\_