PLUS Loan Information Sheet

A William D. Ford Federal Direct Parent PLUS loan is borrowed by a natural/adoptive/step-parent for their student's educational expenses. The student must be degree-seeking, enrolled in at least 6 credits going towards their degree, and must be maintaining Satisfactory Academic Progress. The borrower must also be a U.S. citizen or eligible non-citizen to apply.

As the borrower, the parent must apply for the PLUS loan (to do so follow the steps below):

1. Log onto: https://studentaid.gov/ with the parent's FSA ID
2. Under the "Grants and Loans" drop-down, select "PLUS Loans: Grad PLUS and Parent PLUS"
3. In the section labeled "I am a Parent of a Student" click "Learn More"
4. Select "Log In To Start". Login in using the Parent's FSA ID and password.
5. Under "Select an Award Year", select 2026 – 2027
6. In the School and Loan Information section, indicate the loan period for which you are requesting the Parent PLUS Loan:

Loan Period Requested	Loan Period Start Date	Loan Period End Date
Fall 2026 & Spring 2027	August 2026	May 2027
Fall 2026 only	August 2026	December 2026
Spring 2027 only	January 2027	May 2027
Summer 2027 only	June 2027	August 2027

Please note that as of July 1, 2026, new annual and aggregate loan limits apply to Parent PLUS loans. Borrowing limits will depend on whether your child qualifies for the limited exception. If your child qualifies, the parent can continue borrowing up to the cost of attendance minus any other financial aid your child receives for three academic years or the remainder of the student's expected time to credential, whichever is less. If your child doesn't qualify, the maximum amount that can be borrowed by all parents is up to $20,000 per academic year and up to $65,000 over the course of the child's undergraduate study. Please refer to https://studentaid.gov/understand-aid/types/loans/plus/parent for additional information regarding the Parent PLUS loan.

Instructions: The parent borrower must complete this form, and both the student and parent must sign indicating they wish to borrow the Parent PLUS Loan (or additional unsubsidized loan if PLUS loan is denied and appeal/endorser not pursued).

Student's Name:____NSHE #: ______________

IF APPROVED

Complete the items below:

1. Print a copy of the Parent credit approval notification and print the 1st page of the parent's Master Promissory Note (MPN). These documents must be submitted with the 2026-2027 Direct (Parent) PLUS Loan Request (this form).
2. Indicate the amount of Direct PLUS Loan funds you wish to borrow: $______________
3. Indicate which term(s) you wish to borrow for (**only select <u>one</u> option**):
   - ☐ Fall 2026 and Spring 2027 (last day to submit November 27, 2026)
   - ☐ Fall 2026 only (last day to submit November 27, 2026)
   - ☐ Spring 2027 only (last day to submit April 23, 2027)
   - ☐ Summer 2027 only (last day to submit July 16, 2027)

   Summer PLUS loan can only be requested once Summer registration begins (typically in April), and the student is enrolled in at least 6 credits going towards their declared degree.

Please note that if the courses you have enrolled in have ended (whether Fall, Spring, or Summer), you are not able to submit a loan form for that term.

CSN will apply the net loan disbursement to the student's institutional charges, including tuition and fees. A refund will be processed if the disbursement exceeds the student's institutional charges. **You must indicate below whom is to receive a possible refund. Only choose <u>one</u> option.**

☐ I authorize CSN to refund the excess Parent PLUS loan proceeds directly to the student**.** I understand that the refund will be disbursed to the student, either by direct deposit or via check, according to the method chosen by the student in MyCSN.

☐ I want any refund funds mailed to me, the parent, at the address provided on the MPN. If you, the parent, are a NSHE student (past or present) please be sure your mailing information is up-to-date.

IF DENIED

If your credit is denied, which option below is your preference? **Only choose <u>one</u> option.**

☐ I will NOT appeal the credit decision or obtain an endorser. I wish to have my student reviewed for additional aid based on the denial. Please provide a copy of the credit denial notification.

☐ I will appeal the credit decision or obtain an endorser. Contact the Department of Education Student Loan Support Center at 1-800-557-7394 for more information regarding this process.

My signature below constitutes my request for a loan under the Federal Direct PLUS Loan Program.

Parent Signature: ____ Date: ____________________
(wet signature only – black or blue ink only)

Student Signature: ____ Date: ____________________
(wet signature only – black or blue ink only)

Please submit the completed form in person at one of the 3 main campuses, by mail to CSN, 6375 W. Charleston, Sort Code WCD 126 Attn: Loan Processing, Las Vegas, NV 89146, or via the student's CSN email to financialaidoffice@csn.edu (please be sure to encrypt any email that contains personal identifiable information (PII).