

Direct PLUS Loan Application (Parent)

The Federal Direct PLUS loan is available to parents of dependent students who wish to borrow funds to assist with their child's education.

Student Name _____ SID# _____
(Last, First, M.I.)

Parent PLUS Loan Processing Steps:

1. Complete the FAFSA

The student must submit the Free Application for Federal Student Aid (FAFSA) at studentaid.gov.

2. Review and Accept Aid

After the FAFSA is received and the student's file is complete, they will be offered all available financial aid (e.g., grants, loans, work-study).

Important: All offered aid must be accepted or declined before a Parent PLUS Loan can be processed.

3. Parent Credit Check

The parent borrower must log in to studentaid.gov and complete a credit check to apply for the Parent PLUS Loan.

4. If Approved

The parent borrower must complete the following:

Master Promissory Note (MPN):

Required to authorize disbursement of the PLUS Loan to the student's account.

PLUS Entrance Counseling:

Required only if the loan was initially denied and later approved through an endorser or appeal.

5. If Denied

The student may:

Request additional unsubsidized (interest-bearing) loan funds by contacting the RRCC Financial Aid Office.

Alternatively, the parent may:

Secure an endorser, or

Appeal the credit decision at studentaid.gov and submit the results to the Department of Education.



FINANCIAL AID
Phone: 303-914-6256 Fax: 303-914-6805
Email: finaid@rrcc.edu
<https://www.rrcc.edu/financial-aid>

Direct PLUS Loan Disbursement Authorization (Parent)

The Direct Plus loan is available to parents of dependent students who wish to borrow funds to assist with their child's education.

Student Name (Last, First, M.I.) _____ SID# _____

The PLUS Loan will be disbursed to the students account in two equal installments. If the loan period requested is fall and spring, the first installment will be disbursed at the beginning of fall semester, and the second installment will be disbursed at the beginning of the spring semester. If the loan period is for one semester only, the first installment will be disbursed at the beginning of the semester, and the second installment will be disbursed after midterm.

Loan Request Information – To be Completed by the Parent Borrower

1. ☐ Fall 2025 / Spring 2026
☐ Spring 2026 / Summer 2026
☐ Fall 2025 *Only*
☐ Spring 2026 *Only*
☐ Summer 2026 *Only*

2. Amount Requested \$ _____

Per your request, RRCC will be processing your Parent PLUS Loan for your student's RRCC educational expenses. These funds will pay directly into your student's tuition balance at the school through electronic transfer. If the loan disbursement is more than the student's account balance, we will issue a refund. Please select one of the following options, sign this form, and email, mail, or fax it to the RRCC Financial Aid Office.

() Refund any overpayment to the student: _____

() Refund any overpayment to me, the borrower, in the form of a paper check.

Paper Check to be mailed to: _____

Student's signature _____ Date _____

Parent's name (print) _____

Parent borrower's signature _____ Date _____