

**North Central
Michigan College**
Parent PLUS Loan Request Form
2024 – 2025 Award Year
FALL AND WINTER SEMESTER

Name _____
Student ID Number _____
Soc. Sec. # (last 4) _____
Phone # _____ Date of Birth _____

The steps for a PARENT to apply for a Parent PLUS Loan are listed below.

PLUS LOANS CANNOT BE PROCESSED UNTIL YOUR STUDENT'S 2024-2025 FAFSA HAS BEEN SUBMITTED AND ALL OF THE STEPS ARE COMPLETED AND RECEIVED BY THE FINANCIAL AID OFFICE.

Please initial each item to confirm completion/understanding.

_____ Yes, I understand that North Central follows regulations from the U.S. Department of Education and will only award financial aid for classes within my student's current program of study.

_____ Yes, I have Completed the Parent PLUS Request Process on-line at: www.ncmich.edu > Paying for College> Student Loans>Parent Loan Application Process (PLUS).

_____ Yes, I understand that approval of this Parent PLUS Loan is dependent upon my credit history and a credit check will be conducted.

_____ Yes, I understand my student must be enrolled and participate in at least 6 credit hours each semester to be eligible for the PLUS loan.

_____ Yes, I understand that the PLUS loan award amount will be adjusted for less than full-time participation by my student after the drop/add period.

_____ Yes, I understand that I have the option for loan repayment to begin 60 days after the final loan disbursement or six months after my student ceases to be a half-time or more student, even if they do not graduate or complete their program of study.

_____ Yes, I understand that the Parent PLUS Loan funds will be applied to my student's outstanding charges with the remainder mailed to me in check form unless otherwise indicated in the PLUS Loan request process.

_____ I am requesting the following Parent PLUS Loan amount for the 2023-2024 academic year:

Fall and Winter Semesters \$ _____ (amount will be divided between fall and winter semesters)

I wish to apply for the Parent PLUS Loan amount indicated. Loans will be originated for the amount requested or the student's unmet need whichever is less. Electronic signatures are NOT accepted.

Parent/Applicant's Signature: _____ Date: _____

Return this completed form to:

Mail: North Central Michigan College
Financial Aid Office
1515 Howard Street, Petoskey, MI 49770

Phone/FAX: 231-439-6595
Email: financialaid@ncmich.edu