

**North Central  
Michigan College**  
Parent PLUS Loan Request Form  
2025 – 2026 Award Year  
**FALL AND WINTER SEMESTER**

Name\_\_\_\_\_

Student ID Number\_\_\_\_\_

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 2025-2026 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](http://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 2025-2026 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

Email: [financialaid@ncmich.edu](mailto:financialaid@ncmich.edu)