



2025-2026 Parent PLUS Loan Request Form

A Federal Direct Parent PLUS Loan is available to the parent of dependent, undergraduate students. A parent may borrow up to the total of the Cost of Attendance minus all financial aid and other resources received by the student. To apply for a Federal Direct Parent PLUS Loan, the 2025-2026 FAFSA must be filed and the parent borrower must complete and sign this form and return to the Office of Financial Aid.

Student's Name: _____ T#: _____ SSN: _____

Parent Information

First Name: _____ MI: _____ Last Name: _____ SSN: _____

Address: _____ City: _____ State: _____ Zip: _____

Date of Birth: _____ Citizenship Status: ☐ U.S. Citizen ☐ Eligible Noncitizen

Phone Number: _____ Email Address: _____

Driver's License Number: _____ State of Issuance: _____

Relationship to Student: ☐ Mother/Father ☐ Stepmother/Stepfather

Loan Amount Requested: \$ _____ Select **One** Load Period: ☐ Fall 2025 / Spring 2026

Loan Origination Fee of 4.228% is taken out of each disbursement made

☐ Fall 2025 Only

In the event your Parent PLUS loan is denied due to the result of your credit check, please check **one** option below. If no option is selected, the application will default to allow the student to receive the additional Direct Unsubsidized Loan eligibility.

☐ Allow student to utilize additional Direct Unsubsidized Loan eligibility

☐ I will obtain an endorser (credit worthy cosigner or provide documentation to the Direct Loan Servicing Center that my adverse credit history is resolved

In the event the Parent PLUS loan results in an overage to the student's account, please check **one** option below confirming to whom any refunds due should be issued. If no option is selected, the application default will be to issue any refund to the borrower.

☐ The parent borrower

☐ The above named student

The Federal Direct PLUS Loan requires electronic signature of a Master Promissory Note (MPN). A separate MPN is required for each student if the parent borrower is taking out a PLUS loan for multiple students. If the parent does not have an active MPN on file, they may complete one at <https://studentaid.gov/mpn/>

By signing, I certify that all information on this form as complete, true, and correct. I consent to the U.S. Department of Education and its agents to review my credit report and use the information from that report in determining my eligibility for a Federal Direct Parent PLUS Loan.

Parent's Signature: _____

Date: _____



Financial Aid

TENNESSEE TECH

Paying Allowable Charges from Federal Title IV Funds & Applying Federal Title IV Funds to Prior Year Charges

Student's Name: _____ T#: _____

I authorize Tennessee Tech to deduct allowable charges that the student incurs through the university from my Federal Title IV funds. Federal Title IV funds for a parent to assist their dependent student would consist of the Federal Direct Parent PLUS Loan.

I understand that this authorization is voluntary and I may, at any later point during the academic year, rescind or modify this authorization in full or in part. Any cancellation or modification made at a later date will not be retroactive for charges incurred prior to the cancellation or modification. Unless rescinded or modified by me, this authorization will apply to the academic year applied for.

Note: Charges vary by student, but listed are types of charges that could be incurred by any student during an academic year. Please check both boxes if you approve both options.

☐ Tennessee Tech may apply Federal Title IV funds to pay student's current charges for tuition, fees, room, and board (if contracted through the university) without authorization. This authorization allows these forms to be applied for other allowable charges, including, but not limited to: charges for courses not applicable to student's degree program; books; campus parking permits; and parking/traffic fines; student printing; library fines; returned check fees or other processing fees; university loans; dorm damages; telephone charges.

☐ Tennessee Tech may apply Federal Title IV funds to pay any prior year charges up to \$200 other than tuition, fees, room, and board if these charges do not and will not prevent student from paying current year educational costs.

My signature indicates that I am applying for, am eligible to receive, and accept a Federal Direct PLUS Loan in the amount requested to be used for the student indicated. I authorize the U.S. Department of Education to investigate my credit record and determine my credit worthiness for this loan. I certify that any funds received from this loan will be used for expenses related to the named student's attendance at Tennessee Tech University, that they are eligible to receive the proceeds of this loan, and that the information provided on this form is complete and accurate to the best of my knowledge. I understand that the acceptance and processing of this request does not guarantee credit approval. I understand that if these funds are not available in time to pay any balanced owed to the university, the student and/or parent must pay the balance according to the Bursar's Office deadlines.

Parent's Signature: _____

Date: _____

Please return completed form to Tennessee Tech's Office of Financial Aid:

Email: financialaid@tnitech.edu

Fax: 931-372-6309

Office Location: Jere Whitson Building Room 301

Financial Aid Document Upload on student's Eagle Online

Mailing Address:

1000 N. Dixie Ave.

Campus Box 5076

Cookeville, TN 38505