



Muskegon Community College

221 South Quarterline Road ♦ Muskegon, MI 49442

2025-2026 Federal Direct Parent "PLUS" Loan Application

Before you apply for a loan: 1) Student must have a FAFSA (Federal Application for Federal Student Aid), and 2) get pre-approved for a Federal Direct PLUS loan online. If approved, you are eligible to complete an online Federal PLUS loan Master Promissory Note (MPN). After you have completed an online PLUS "MPN", submit this Application to the Financial Aid Office. Please read the "Definitions and Instructions" on the second page of the application.

Student's Information

_____	_____	_____	_____
<i>Last Name</i>	<i>First Name</i>	<i>M.I.</i>	<i>MCC Student ID #</i>
_____	(_____)	_____	_____
<i>Student's E-mail</i>	<i>Home Phone Number</i>	<i>Date of Birth</i>	

PARENT BORROWER INFORMATION (Please type or print neatly)

1. Parent's Legal Name: _____

Last First Middle

2. Permanent Mailing Address: _____

Street Address

City State Zip

3. Parent's Social Security #: _____ - - 4. Are you a US Citizen? Yes No

5. Parent's Date of Birth: _____ / / 6. Parent's Phone #:(_____) _____ - _____

PARENT LOAN AMOUNT REQUESTED

7. I intend to use this loan for my child's educational expenses from: _____ to _____

Semester Start Semester End

8. I wish to borrow up to the following amount for the loan period in #7..... \$ _____ .00

Parent's Signature: _____ **Date:** _____

STUDENT'S ACADEMIC GOALS

9. I understand that I must start enrollment in and pass at least six (6) credits per semester to be eligible for the loan.

10. I plan to complete: An Associate Degree (ASA or AAS)

A Certificate Program. Name of program: _____

Credits which will transfer to a Bachelor's Degree at a 4-year college

Other (explain): _____

11. I plan to graduate from or complete my program at MCC by (MM/YY): _____

Student's Signature: _____ **Date:** _____

Definitions and Instructions

Reminder: Complete an “**Online Master Promissory Note.**” This application can’t be certified without the “MPN.”

Parent Borrower Information

- Name and address: Give parent’s full legal name, the way it should appear on the loan records. Give their permanent, legal address (not a temporary address or PO Box).
- Social Security #: Make sure you report parent’s social security number correctly. The number is their identifier for all federal and state records.

The “Borrower Information” (Parent) on this form should match the “Borrower Information” section on the “Master Promissory Note.”

Parent Loan Amount

- Loan Period (#7): The loan period cannot be greater than one school year at a time. For example, if you need the loan for the school year, list “from FALL ’25 to WINTER ’26.
- Maximum loan amount: Write in the maximum dollar amount you believe you’ll need for school expenses during the time period of the loan. Regardless of how much you apply for, however, federal limits must be followed.
- Make sure you sign your full, legal name as it appears on the “MPN.”

Student’s Academic Goals

- You must enroll and attend as at least a half-time student (6 credit hours per semester). You must pass at least 6 credits during each “loan period” (#7). If you don’t, subsequent loan disbursements will be cancelled.
- Federal law requires that a student be enrolled in and making satisfactory academic progress towards the completion of a degree or certificate. If you are not sure of your academic goals, make an appointment with an Academic Advisor before completing #10.

Signature

- Sign your full, legal name, as it appears on this application
- When you sign this application, you are certifying that (1) all the information is true and correct, (2) you know the loan must be repaid, and (3) you will use the loan money only for expenses directly related to attending Muskegon Community College, during the loan period for which the loan is approved. Additionally, you are certifying that the borrower (parent) is not in default or overpayment on any Title IV, HEA program.

Disbursement of the Loan

- Students must have a GPA (Grade Point Average) at MCC of 2.0 or better.
- The loan funds will be sent to MCC in at least two (2) disbursements per semester. The money cannot be released until the student establishes at least half-time attendance.
- Visit the MCC Financial Aid website (www.muskegoncc.edu/pages/551.asp) for information regarding the **Online MPN.**
- Exceptions to the MCC Loan Policy may be appealed in writing to the Director of Financial Aid, with extenuating circumstances specifically stated and supported with documentation.