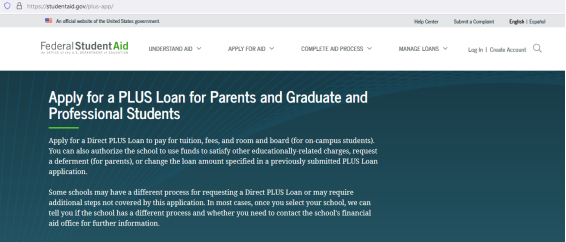
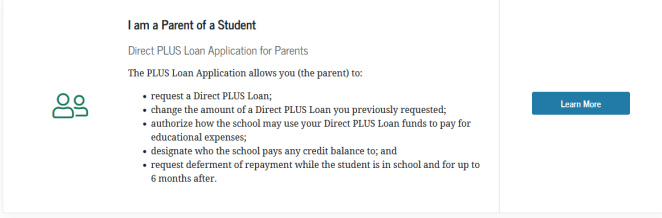
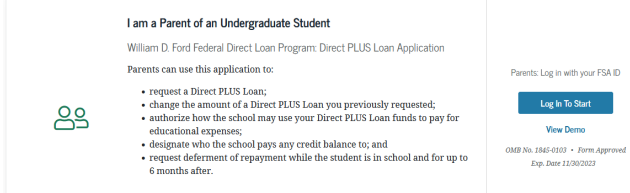
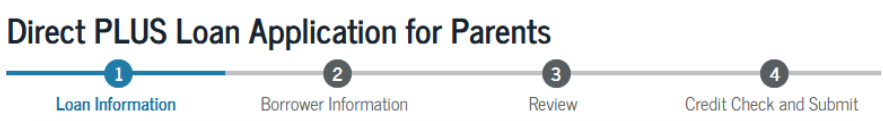
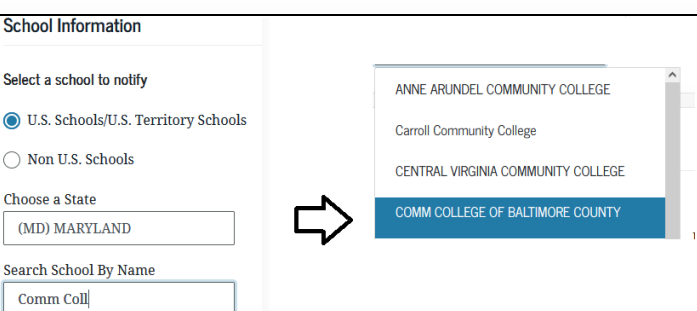
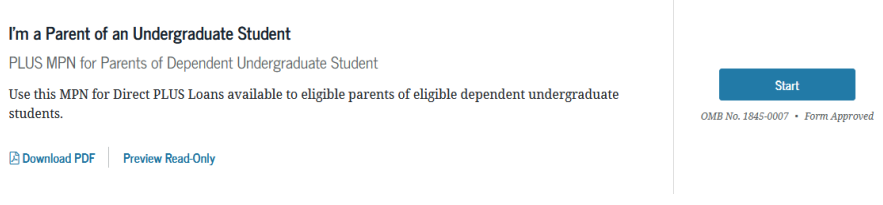


## Parent PLUS Loan Instructions

Complete the following instructions *in this order*.

*Skip to Step 8 if you already had a PLUS Loan during the Fall 2023 semester*

<p>1. Visit <a href="https://studentaid.gov/plus-app/">https://studentaid.gov/plus-app/</a></p>	
<p>2. Indicate you are a Parent of a Student</p>	
<p>3. Login using <i>YOUR</i> (parent's) FSA ID and password</p>	
<p>4. Complete the application</p>	
<p>5. <b>Select CCBC (NOT TU!) as School Choice!</b>  <b>COMM COLLEGE OF BALTIMORE COUNTY</b></p>	
<p>6. If APPROVED, complete Master Promissory Note (MPN) (follow instructions on page, OR visit <a href="https://studentaid.gov/mpn/parentplus/landing">https://studentaid.gov/mpn/parentplus/landing</a>)</p>	
<p>7. <b>Select CCBC (NOT TU!) as School Choice!</b></p>	<p>See #5</p>
<p>8. Submit <i>PAPER</i> Loan application to CCBC</p>	<p>See next page</p>
<p>9. If DENIED, student can submit request for additional Unsubsidized student loan</p>	<p><a href="https://www.towson.edu/ftpfinaid">https://www.towson.edu/ftpfinaid</a></p>

<b>RETURN APPLICATION TO:</b>	<b>Financial Aid Office</b> <b>CCBC: Dundalk</b> <b>Attention: FTP</b> <b>7200 Sollers Point Road</b> <b>Baltimore, MD 21222</b>	<b>FAX</b> <b>443-840-2824</b>
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**DO NOT CALL TO CONFIRM RECEIPT!**

*Allow 24-48 business hours for login, then view status of all forms online via your SIMON account (<https://simon.ccbcmd.edu>)*

Apply for a Parent PLUS loan by completing the following: **Complete ALL questions**

- Has the student completed a FAFSA application and had it sent to CCBC (school code: 002063)?  
 YES  
 NO – **STOP. DO NOT SUBMIT APPLICATION UNLESS “YES”**
- Have you (parent) gone to <https://studentaid.gov> to complete a PLUS Loan Application/Credit Check and been approved?  
 YES **READ! READ! READ! READ! READ! READ! READ!** →  
 NO – **STOP. DO NOT SUBMIT APPLICATION UNLESS “YES”**
- Did you (parent) need an endorser or request reconsideration of a negative credit decision?  
 YES, and I did return to <https://studentaid.gov> to complete PLUS Entrance Counseling  
 NO – Proceed
- Have you (parent) gone to <https://studentaid.gov> to complete a Master Promissory Note (MPN)?  
 YES **READ! READ! READ! READ! READ! READ! READ!** →  
 NO – **STOP. DO NOT SUBMIT APPLICATION UNLESS “YES”**



SELECT  
“COMM COLLEGE OF  
BALTIMORE COUNTY”  
AS SCHOOL CHOICE

Choose a state: **SCHOOL CHOICE:**  
 MARYLAND  
 Search school by name:  
 COMM C  
 COMM COLLEGE OF BALTIMORE COUNTY  
 The school you selected is participating in the electronic Master Promissory Note (MPN) process.  
 School Name: COMM COLLEGE OF BALTIMORE COUNTY  
 School Code/Branch: G02063  
 School Address: 800 SOUTH ROLLING ROAD  
 BALTIMORE, MD 212285381



5. Print the student's full name: \_\_\_\_\_ and CCBC ID number: 90

6. Print parent's full name: \_\_\_\_\_  
and parent's relationship to student:  Mother/Stepmother  Father/Stepfather

7. What is parent's social security number? \_\_\_\_\_ and parent's date of birth: \_\_\_\_/\_\_\_\_/\_\_\_\_

8. What is parent's (ONE parent's) mailing address? Street: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

9. Complete parent's driver's license information: No. \_\_\_\_\_ → State: \_\_\_\_\_

10. What is parent's e-mail address? \_\_\_\_\_

11. What is parent's primary phone number? \_\_\_\_\_


12. What is the parent's citizenship status? (CHECK ONE):  US CITIZEN  Eligible Non-Citizen – A-Number: \_\_\_\_\_

13. How much total loan money would you like to borrow? \$ \_\_\_\_\_ **OR**  The MAXIMUM for which I qualify

**REMEMBER TO ACCOUNT FOR THE 4.228% ORIGINATION FEE.** Example: If you need \$5,000, you should apply for \$5,215

14. **READ:** This loan is for the SPRING 2024 semester only.  
15. If funds remain after all primary expenses (tuition, fees, room, board) have been paid, who would you like refunds issued to (check one below)?  
 Issue any refund in my (PARENT BORROWER) name.  Issue any refund in the STUDENT'S name.

16. Did you select “COMM COLLEGE OF BALTIMORE COUNTY” (exactly as written) and NOT TU as the school choice for your Credit Check/MPN online?  YES (do not submit if “no”)

17. Read the following and hand sign and date below:   
By signing below, I hereby authorize CCBC to make the contents of this loan application available to Towson University.  
**I also certify that I have read, understood, and agree to ALL listed information on both sides of this application.**  
**Warning: If you purposely give false or misleading information on this worksheet, you may be fined, be sentenced to jail, or both.**

PARENT SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_

<b>RETURN APPLICATION TO:</b>	Financial Aid Office CCBC: Dundalk Attention: FTP 7200 Sollers Point Road Baltimore, MD 21222	<b>FAX</b> <b>443-840-2824</b>
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The Parent PLUS loan is intended for an eligible parent (natural parents, adoptive parents, or step-parents) to borrow federal funds on behalf of their child who is a dependent student. Those eligible may borrow up to the total cost of attendance, minus any other aid for which the student is awarded. **The PLUS loan has a fixed interest rate of 8.05%** (subject to change). Interest begins to accrue the day the loan is disbursed. The borrower has the option of beginning repayment on the PLUS loan either 60 days after the loan is fully disbursed or wait until six months after the dependent student on whose behalf the parent borrowed ceases to be enrolled at least a half-time basis. Eligibility is dependent on credit pre-approval from the US Department of Education. **The PLUS loan also currently features a 4.228% origination fee** (subject to change).

I understand that I must receive pre-approval from the Department of Education before CCBC will originate my PLUS loan. I must complete a Master Promissory Note (MPN) with the Department of Education. Failure to do so will result in the cancellation of the parent's Federal PLUS loan. The borrower has the option of beginning repayment on the PLUS loan either 60 days after the loan is fully disbursed or wait until six months after the dependent student ceases to be enrolled at least half-time. Credit checks are valid for 180 days. If your loan is not originated by CCBC within 180 days of credit check another credit check will be necessary.


I authorize CCBC to refund all excess PLUS loan funds, once tuition and fees are subtracted, to the student or parent as indicated on the reverse. I understand that single-semester loans, as requested on the reverse, will be disbursed in two equal disbursements. Excess funds will be issued in a check and mailed to the student or parent within 14 days from the date of loan disbursement. Each person signing this worksheet certifies all the information reported is complete and accurate.

If you are denied the PLUS Loan due to credit history, you may choose **ONE** of three options:

- 1) You may appeal the decision if you think it is in error or based on false information.
- 2) You may seek a credit-worthy endorser.
- 3) The student may apply for additional **UNSUBSIDIZED** funds in his or her own name via **PAPER** application on [www.towson.edu/ftp](http://www.towson.edu/ftp).

Online application via <http://studentaid.gov/plus-app>:

1. Log in using **YOUR** (parent's) FSA ID and password




**I am a Parent of a Student**

Direct PLUS Loan Application for Parents

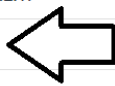


The PLUS Loan Application allows you (the parent) to:

- request a Direct PLUS Loan;
- change the amount of a Direct PLUS Loan you previously requested;
- authorize how the school may use your Direct PLUS Loan funds to pay for educational expenses;
- designate who the school pays any credit balance to; and
- request deferment of repayment while the student is in school and for up to 6 months after.



Learn More

2. Complete BOTH a Plus Loan Request (“Apply for a Parent PLUS Loan”) & Loan Agreement (Master Promissory Note):

<p>MY CHECKLISTS</p> <hr/> <p><b>I'M PREPARING FOR SCHOOL</b></p> <hr/> <p>I'M IN SCHOOL</p> <hr/> <p>I'M IN REPAYMENT</p> <hr/> <p><b>I'M A PARENT</b> </p>	<p>I'M IN SCHOOL <input checked="" type="checkbox"/></p> <hr/> <p>I'M IN REPAYMENT <input checked="" type="checkbox"/></p> <hr/> <p>I'M A PARENT <input checked="" type="checkbox"/></p> <hr/> <p><input type="checkbox"/> <a href="#">Have Your Child Create Their FSA ID Username and Password</a> <small>Your child will need a separate FSA ID account during the aid application process</small></p> <p><input type="checkbox"/> <a href="#">Apply for Parent PLUS Loan</a> </p> <p><small>PLUS loans can help pay for your child's education expenses not covered by other aid</small></p> <p><input type="checkbox"/> <a href="#">Complete Loan Agreement for Parent PLUS Loan</a></p> <p><small>You must complete a Master Promissory Note (MPN) to take out a loan</small></p> <p><input type="checkbox"/> <a href="#">Complete PLUS Credit Counseling</a> <small>Understand your obligations when taking out a PLUS loan</small></p> <p><input type="checkbox"/> <a href="#">Appeal a Credit Decision</a></p>	<p>I'M IN SCHOOL <input checked="" type="checkbox"/></p> <hr/> <p>I'M IN REPAYMENT <input checked="" type="checkbox"/></p> <hr/> <p>I'M A PARENT <input checked="" type="checkbox"/></p> <hr/> <p><input type="checkbox"/> <a href="#">Have Your Child Create Their FSA ID Username and Password</a> <small>Your child will need a separate FSA ID account during the aid application process</small></p> <p><input type="checkbox"/> <a href="#">Apply for Parent PLUS Loan</a></p> <p><small>PLUS loans can help pay for your child's education expenses not covered by other aid</small></p> <p><input type="checkbox"/> <a href="#">Complete Loan Agreement for Parent PLUS Loan</a> </p> <p><small>You must complete a Master Promissory Note (MPN) to take out a loan</small></p> <p><input type="checkbox"/> <a href="#">Complete PLUS Credit Counseling</a> <small>Understand your obligations when taking out a PLUS loan</small></p> <p><input type="checkbox"/> <a href="#">Appeal a Credit Decision</a></p>
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**ALWAYS SELECT OPTION FOR "PARENTS"**

<b>RETURN APPLICATION TO:</b>	<b>Financial Aid Office</b> <b>CCBC: Dundalk</b> <b>Attention: FTP</b> <b>7200 Sollers Point Road</b> <b>Baltimore, MD 21222</b>	<b>FAX</b> <b>443-840-2824</b>
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