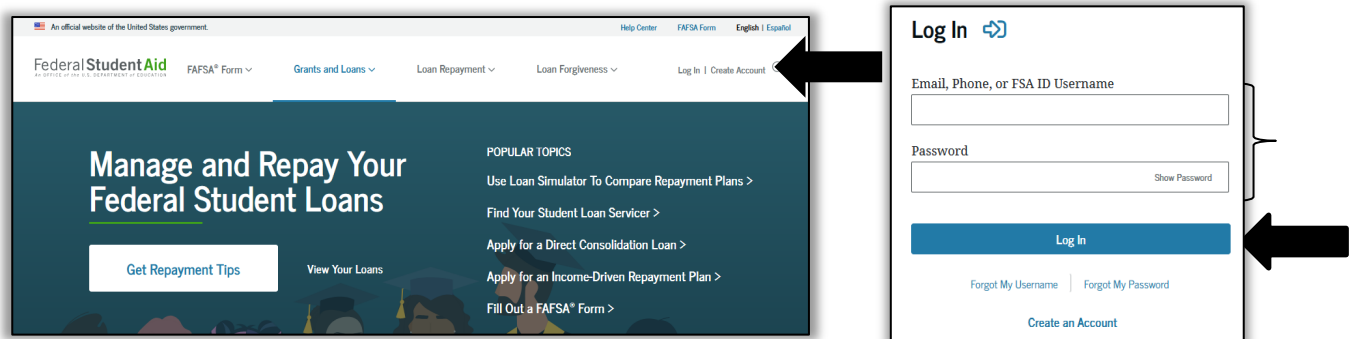
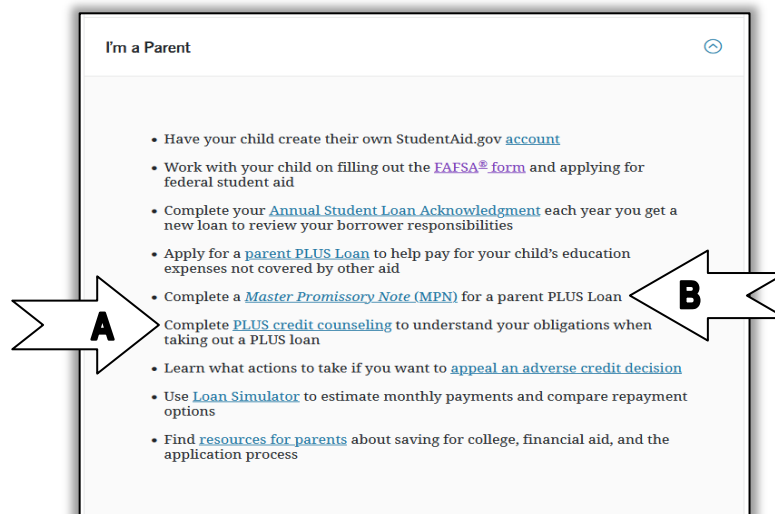


2026-2027**PROCEDURES FOR OBTAINING A DIRECT PARENT PLUS LOAN**

- 1) Dependent student must have a valid 2026-2027 Free Application for Federal Student Aid (FAFSA) on file.
If not, complete the FAFSA at: <https://studentaid.gov/h/apply-for-aid/fafsa>
 - I. If the student is selected for verification, all the required paperwork must be submitted and finalized before the loan can be processed.
- 2) Visit <https://studentaid.gov> and log in using your FSA ID (Username) or verified Email Address & Password **(Parents Only)**



- 3) Complete: **PLUS Credit Counseling** (→ A) & **Master Promissory Note Parent PLUS (MPN)** (B ←)
 - I. Do not confuse Financial Awareness with Entrance Counseling.



- 4) Complete the Federal Direct Parent PLUS Loan Request Form (attached)

***Please Note:** The interest rate for Parent PLUS Loans is 9.07% first disbursed on or after July 1, 2026 and before July 1, 2027.

*****Students are strongly advised to borrow from the Federal Direct (Subsidized and Unsubsidized) Loan program first. If additional loan funds are still needed, we suggest the Federal Direct PLUS (for the parents of dependent students). We advise families to exhaust all federal loan options before using private education loans.**

Federal Direct PARENT PLUS Loan Application

Student's Information

STUDENT'S LAST NAME

STUDENT'S FIRST NAME

STUDENT'S MIDDLE INITIAL

STUDENT'S EMPLID

DATE OF BIRTH

Borrower Information: to be completed by the Parent Borrower

Name:

LAST NAME

FIRST NAME

MI

D.O.B:

MM

DD

YYYY

Social Security Number

EMPLID

Address:

NUMBER/STREET

APT #

CITY

STATE

ZIP

Phone: () -

Email:

Marital Status:

Relationship to student:

Citizen: ☐ Yes ☐ NoIf you answered **NO**, are you a permanent resident of the U.S.? ☐ Yes ☐ No

Driver's License Issuing State: License Number:

Loan Amount Requested:

(Loan Period: Loan requests are processed for the Fall 2026/Spring 2027 semesters. Loan disbursements will be made in two equal payments/installments for the loan period certified.)

For each academic year, you may borrow up to **(but not more than)** KBCC's cost of attendance, minus the amount of other financial assistance the student receives. KBCC determines the cost of attendance based on federal guidelines. It is important not to borrow more than you can afford to repay, even if you are eligible to borrow more.

***Beginning with the 2026-2027 award year, Parent PLUS loans will now be capped at \$20,000 per year and \$65,000 for the degree.**

CONSENT TO OBTAIN CREDIT REPORT:

I consent to the U.S. Department of Education and its agents obtaining a report of my credit record and using the information from that report in determining whether to make a Direct PLUS loan to me. I understand that I will be notified in writing the results of the credit check with respect to my loan application.

PARENT'S CERTIFICATION:

My signature below certifies that I understand that this request form is not a promissory note. The promissory note needs to be completed by visiting: www.studentaid.gov. Further, I understand the Office of Financial Aid will determine eligibility for Federal Direct PLUS Loans based on federal regulations. My Federal Direct PLUS Loan request cannot be processed until the Office of Financial Aid has received the results of my child's 2026-2027 FAFSA in printed or electronic form, collected the required documentation, and determined the application information is correct. My child must maintain half-time enrollment (6 credits) for the Fall and/or Spring semesters for Direct Plus Loan funds to be disbursed.

Parent's Signature: Date:

Received by:

Date: