Direct PLUS Loan Application Process:

1. Student accepts PLUS loan on the College web Portal (https://seahawks.smcm.edu/ics/).
2. Borrower submits this completed request form to the Office of Financial Aid.
3. Borrower uses FSA ID to log into https://StudentLoans.gov and completes PLUS Request Process. This will enable the Department of Education to perform your credit check. (A credit check is required for first time AND returning borrowers).
4. Complete the Master Promissory Note, also through https://StudentLoans.gov. (First time borrowers only).
5. Graduate Plus loan borrowers must also complete the GRADPLUS Entrance Counseling at https://StudentLoans.gov.

Check below the ONE option in the event the PLUS Loan is denied due to the credit check:

- Offer the student additional Direct Unsubsidized Stafford loan funds in the amount he/she is eligible to borrow.
- Borrower will obtain an endorser (creditworthy co-signer) and/or appeal the decision.
- Cancel PLUS Loan request.

Certification:

My signature below serves as my consent to the U.S. Department of Education and its agents to obtain a credit report and use that information in determining my eligibility for the Federal Direct PLUS Loan. I understand I will be notified in writing by the DOE of the results of the credit report with respect to my application.

I agree that after all charges on the student account are paid, any excess PLUS funds will be issued to the student in the form of a check or by direct deposit into any personal account designated through the Student Accounts Office.

Parent Signature: ___________________________ Date: _______________