

FINANCIAL AID

Federal Direct PLUS Pre-Approval

If a parent borrower is denied or not eligible to receive a Federal Direct PLUS Loan, the student may qualify for additional Federal Direct Student Loan - Unsubsidized. The amount of eligibility will be determined in part by the student's grade level, other financial aid, and cost of education. Please note the parent borrower must be the student's biological or adoptive parent. A stepparent may be the borrower only if their income and assets were used on the dependent student's Free Application for Federal Student Aid. A legal guardian is not considered an eligible borrower.

If the parent borrower is denied/not eligible (*see Situations for PLUS Denial below*) for the Federal Direct PLUS Loan, the student must complete a [Request for Additional Federal Direct Student Loan](#) form in order for additional loan to be processed. Please note that if one parent is denied/not eligible and another parent is approved, the additional unsubsidized loan cannot be authorized. In addition, if the parent who was denied/not eligible for the loan later becomes eligible to receive this loan, any non-disbursed unsubsidized loan based on the original denial will be cancelled.

If a student is determined to be eligible for the additional unsubsidized loan amounts under one of the below situations, the situation must be re-examined prior to certifying additional unsubsidized loan amounts in subsequent academic years.

Maximum Additional Loan (Per Academic Year)

- 🐾 Freshmen (0-29 credits) \$4,000
- 🐾 Sophomore (30-59 credits) \$4,000
- 🐾 Junior (60-89 credits) \$5,000
- 🐾 Senior (90+ credits) \$5,000

Situations for PLUS Denial

Based on Parent's Credit History

Parents may check if they would be credit approved for a Federal Direct PLUS Loan through the United States Department of Education. If parent is credit approved, this does not mean they are obligated to take the loan. The parent borrower should complete the process to determine credit eligibility (Step 1) outlined at [Federal Direct PLUS Loan Application Process](#). The credit decision will be provided at the end of the process. If credit is denied, the parent will be given options to appeal the decision or apply with an endorser. If you wish to have the student receive additional loan based on the denial, do not select the appeal or endorser options.

Based on Assistance/Disability Programs

If a parent is receiving payments under any of the following federal or state public assistance or disability programs, the parent should contact the Financial Aid Office at 570-389-4297 to speak with a loan supervisor.

- 🐾 Temporary Assistance for Needy Families (TANF)
- 🐾 Food Stamps
- 🐾 Supplemental Security Insurance
- 🐾 Social Security Disability Benefits

Based on Other Situations

If one of the following conditions (*) exist, the parent should contact the Financial Aid Office at 570-389-4297 to speak with a loan supervisor.

- 🐾 Parent(s) are incarcerated (**)
- 🐾 Parent(s)' whereabouts unknown (**)
- 🐾 Parent(s) filed for bankruptcy (Copy of letter from bankruptcy court stating the parent may not incur additional debt as a result of the bankruptcy filing is required).
- 🐾 Parent(s) are in default or have over-payment of federal aid.
- 🐾 Parent(s) are not a U.S. Citizen or permanent resident
- 🐾 Other exceptional circumstances exist that preclude the parents from borrowing a PLUS Loan (will need to specify)

(*) Supporting documentation will be required.

(**) If both of the student's parents are living, the condition applies to both parents. If the student's parent is widowed or single, the condition applies to that parent.