



New York City College of Technology

William D. Ford Federal Parent PLUS Loan

2025–2026 Guide

Important Loan Deadlines

Semester	Deadline
Summer 2025	August 8, 2025
Fall 2025	December 12, 2025
Spring 2026	May 1, 2026

What You Should Know Before Borrowing a PLUS Loan

- Direct PLUS Loans are unsubsidized loans for parents of dependent students.
- They are not based on financial need — you can borrow up to the full cost of your child's education (includes tuition, fees, housing, meals, books, supplies, transportation, and loan fees).

Who Can Apply for a Parent PLUS Loan?

- Be the biological, adoptive, or step-parent (included on FAFSA).
- Be a U.S. citizen or eligible non-citizen with a valid Social Security Number.
- Pass a credit check.

What Counts as "Adverse Credit History"?

- Bankruptcy in the last 5 years.
- Repossession, foreclosure, or deed in lieu of foreclosure.
- Accounts over 90 days late.
- Unpaid collections or charge-offs.
- Wage garnishment.
- Defaulted federal student loans.
- Lease or contract terminated by default.

If denied: Your student may be able to borrow additional Unsubsidized Direct Loan funds instead.

How to Apply: 4 Easy Steps

1. Complete the FAFSA: Student must file the 2025–2026 FAFSA with parent information included. (Complete FAFSA at studentaid.gov)
2. Submit the Direct Parent PLUS Loan Processing Form: Complete and upload the form through your child's CUNYfirst account. (Follow upload instructions at citytech.cuny.edu/financial-aid/docs/filenet_upload_instructions.pdf) Be sure to select Direct Loan under Document Type.
3. Complete PLUS Loan Entrance Counseling: Log in at studentaid.gov with your own FSA ID. Click 'Complete Counseling,' then 'PLUS Counseling.'
4. Sign the Direct Parent PLUS Loan Master Promissory Note (MPN): Parent must complete the PLUS MPN at studentaid.gov.

⚡ Reminder: Never share FSA IDs — using someone else's is considered fraud.

Information You'll Need to Apply

School Information:

- School Name: New York City College of Technology

Student Information (your child):

- Full Name (First, Middle Initial, Last)
- Social Security Number
- Date of Birth
- Address and Telephone Number

Parent Information:

- Permanent Address
- Telephone Number and Email Address
- Alien Registration Number (if not a U.S. citizen)

Employer Information:

- Employer Name
- Employer's Address

After You Apply

- Upload your PLUS Loan Processing Form through CUNYfirst.
- Allow up to 20 business days for processing.
- Check your CityTech email regularly for updates!