



Office of Student
Financial Assistance

PARENT PLUS (2025 - 2026) DENIAL INCREASE REQUEST

(Federal Direct Loan)

If you are found to have an adverse credit history, you may still borrow a PLUS Loan if you get an endorser who does not have an adverse credit history. An endorser is someone who agrees to repay the Direct PLUS Loan if you do not repay the loan. The endorser may not be the student on whose behalf a parent obtains a Direct PLUS Loan.

In some cases, you may also be able to obtain a Direct PLUS Loan if you document to the U.S. Department of Education's satisfaction that there are extenuating circumstances related to your adverse credit history. For further information regarding the Direct Parent PLUS credit decision, parents can call the Direct Loan Customer Service Center toll-free at 800-557-7394.

If you are not intending to obtain an endorser or appeal to the U.S. Department of Education the adverse credit determination based on extenuating circumstances, the student may be eligible to receive an additional Unsubsidized Federal Direct Loan.

**Freshman and Sophomores may be eligible for a maximum of \$4,000 in additional funds.
Junior and Seniors may be eligible for a maximum of \$5,000 in additional funds.**

This additional loan eligibility will be added to the student's awards, and he/she will need to log into Cardinal Station to accept the new loan offer.

Student's Name: _____ **Student ID:** _____
(Please print)

Parent Borrower's Name: _____
(Please print)

Parent Borrower's Social Security Number (Last 4) : _____ **Date of Birth:** _____

I have read the above information and understand that I have the right to obtain an endorser and/or appeal the U.S. Department of Education credit denial decision based on extenuating circumstances. I certify that I have applied for and have been denied a Federal Direct Parent PLUS Loan by the U.S. Department of Education. I acknowledge that by requesting an increase to the student's Federal Unsubsidized Federal Direct Loan based on a Parent PLUS Loan credit denial that I am also requesting the Catholic University of America to cancel my Federal Direct Parent PLUS Loan application. I acknowledge that if at a later time, I submit a request for a reinstatement of my Parent PLUS Loan request that I may be subject to a new credit check by the U.S. Department of Education. I acknowledge that if at a later time during the academic year, a parent becomes eligible or is approved with an endorser for a Parent PLUS loan, the additional Unsubsidized Federal Direct Loan will be canceled.

Parent Borrower's Signature

Date

NOTE: Signatures must be handwritten.

USE ONE OF THE FOLLOWING METHODS TO RETURN THIS FORM:

MAIL or IN-PERSON	FAX	CARDINAL STATION
Student Financial Assistance Fr. O'Connell Hall, Suite M300 620 Michigan Avenue NE Washington, D.C. 20064	202-319-5573	financial-aid.catholic.edu/upload (requires student login)