

NEW YORK CITY COLLEGE OF TECHNOLOGY

**William D. Ford
Federal Parent Loan
Packet**

2026-2027

Office of Financial Aid

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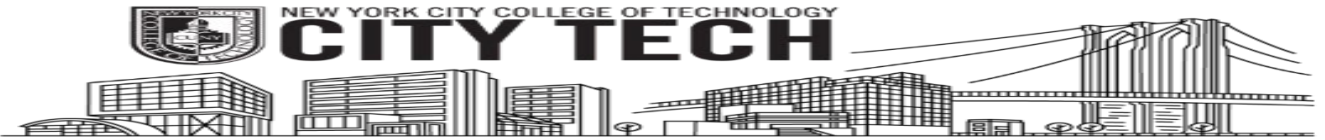
Deadline Dates for processing Direct & Private Loans

Loan applications will not be awarded/originated if the application is not submitted, and all checklist items are not resolved by the deadline dates stated below or by the last day of attendance within the academic year.

Summer 2026- August 7th, 2026

Fall 2026- December 11th, 2026

Spring 2027- May 7th, 2027



Things you should know before you become a William D. Ford Federal Parent Loan Borrower

William D. Ford Federal Parent Loan Borrower

Direct Plus Loans: Are unsubsidized loans available to parents of Dependent students. These loans are available regardless of Financial need, and the amount of eligibility depends on the total cost of the student's education. (The cost of education {COE} includes the total amount it will cost to attend school for a semester, or an academic year). Tuition and fees, housing and food allowance, and allowances for books, supplies, transportation, loan fees are included).

Eligibility

Parent must:

- ❖ Be a biological, adoptive parent, or a step-parent whose information was required on the FAFSA
- ❖ Be a U.S. citizen or eligible non-citizen, and provide a valid Social Security Number
- ❖ Be credit worthy

Adverse Credit History

A credit history is a summary of your financial strength, including your history of paying bills and your ability to repay future loans. To qualify for a PLUS loan, you cannot have an adverse credit history. Your credit history may be considered adverse if you are experiencing any of the following credit conditions:

- 1. Bankruptcy discharge within the past five years**
- 2. Voluntary surrender of personal property to avoid repossession within the last five years**
- 3. Repossession of collateral within the last five years**
- 4. Foreclosure proceeding started**
- 5. Foreclosure within the last five years**

6. Conveying your real property that is the subject to a mortgage (by deed) to your lender to avoid foreclosure (Deed in Lieu of Foreclosure)
7. Accounts currently 90 days or more delinquent
8. Unpaid collection accounts
9. Charge-offs/write-offs of federal student loans
10. Wage garnishment within the last five years
11. Defaulting on a loan, even if the claim has been paid
12. Lease or contract terminated by default

***In the event that the parent's credit check is denied, the student can request additional Federal Direct Unsubsidized Loan funds.**

Please complete the following four steps:

1. **The 2026-2027 Free Application for Federal Student Aid (FAFSA)** must be completed/valid for the student, using the student's and parent's information.
2. **Direct Parent Plus Loan Processing Form:** Parents are required to complete the form and upload via the student's CUNYFirst account in order to apply for a Direct Parent Plus Loan.
3. **Plus, Loan Entrance Counseling Session: To access the PLUS LOAN Entrance Counseling Session-GO TO:** www.studentaid.gov Students and parents must log in using their own FSA ID to complete PLUS Loan Counseling.
4. **Direct Parent Plus Loan Master Promissory Note (Direct Parent Plus MPN)** The parent **MUST** complete a Direct Parent PLUS MPN at www.studentaid.gov.

****Use of another person's FSA ID constitutes fraud. Use only your own FSA ID information****

- Select "Complete Counseling" on your left-hand navigation bar
- Select "PLUS Counseling" under "Choose Counseling Type"

Useful Information to have before starting the application:

School Name: New York City College of Technology

Student Information (your Child)

- A. Student's first name, middle initial and last name
- B. Student's social security number
- C. Student's date of birth
- D. Student's address
- E. Student's telephone number

Personal Information (Parent)

- A. Permanent Address
- B. Telephone Number
- C. Email Address
- D. Alien Registration Number (if you are an eligible non-citizen)

Employer Information (Parent)

- A. Employer Name
- B. Employer's address

Please follow the instructions: If you are logged in, you will be able to: See your federal student loan information available in the National Student Loan Data System (NSLDS) and view proof of counseling completion.

Once you have successfully completed the PLUS form, please upload the form via your CUNYFirst account by following these directions:

https://www.citytech.cuny.edu/financial-aid/docs/filenet_upload_instructions.pdf

Please make sure you to select "Direct Loan" in the drop-down menu for the document type.

Please allow up to 20 business days for processing.