

# Cleveland Institute of Art 2025–26 Federal Direct Parent Loan for Undergraduate Students (PLUS) Application

Office of Financial Aid  
11610 Euclid Avenue  
Cleveland OH 44106

Office Hours:  
Mon–Fri 8:30am–4:30pm

local 216.421.7425  
fax 216.754.3634  
toll free 800.223.4700  
email [financialaid@cia.edu](mailto:financialaid@cia.edu)  
web [cia.edu/financialaid](http://cia.edu/financialaid)



The Cleveland Institute of Art is required to determine the federal aid eligibility of dependent students prior to processing and certifying eligibility for a PLUS.

**Therefore, a 2025–26 FAFSA must be also submitted.**

## Eligibility

To be eligible for the PLUS, the student must be enrolled in a degree-granting program for at least six credit hours each term. Please note that federal regulations do not allow PLUS requests to be processed for an outstanding balance that is associated with an academic year that has already ended.

Complete details at [studentaid.gov/PLUS](http://studentaid.gov/PLUS).

## Step 1

Complete all information on this form and mail, fax, scan-and-email, or hand-deliver to CIA. Incomplete and illegible forms will be returned.

## Step 2

If credit check is approved, you will receive an email from US Dept of Education to complete online documentation at [studentaid.gov](http://studentaid.gov):

- PLUS Master Promissory Note (MPN)
- PLUS Credit Counseling (if credit check is denied and an endorser is required)

If you do not want to make payments on your PLUS while your student is enrolled at CIA, download a deferment form at [cia.edu/faforms](http://cia.edu/faforms) and complete/submit it to CIA or answer yes to question 8 of the online PLUS application.

If you want to defer payments for an additional six months after your student ceases to be enrolled at least half-time, answer yes to question 9.

Parents who do not have, or cannot recall their FSA ID can visit [studentaid.gov/fsa-id](http://studentaid.gov/fsa-id).

## Student Information

last name	first name	middle initial
social security number (required for federal aid)	date of birth	

## Parent Information

### Relationship to student

- mother       stepmother  
 father       stepfather

parent last name	parent first name	parent middle initial	
social security number (required for federal aid)	date of birth	driver's license number	
address		apt	
city	state	zip	home phone
email			cell or work phone

Over >>>

student: last name

first name

middle initial

### Parent Citizenship Status

- US citizen
- Eligible non-citizen (please provide Alien Registration no.)

- Other eligible non-citizen (please describe status)

alien registration number

status

### Loan Information

Indicate the loan period for which you are requesting the loan, and the amount that you are requesting:

- Fall + Spring      \$ \_\_\_\_\_  
loan amount
- Fall only            \$ \_\_\_\_\_  
loan amount
- Spring only         \$ \_\_\_\_\_  
loan amount

### Credit Balance Option

You may have remaining loan funds after the College uses your Direct PLUS Loan to pay for tuition and fees, room and board, and, if you provide authorization, other educationally related charges. The amount of the remaining loan funds is called a credit balance. If there is a credit balance, the school will pay it to you (the parent) directly by check or other means unless you authorize the school to pay the credit balance to the student. You (the parent) are not required to authorize the school to pay the credit balance to the student.

If there is a credit balance after your Direct PLUS Loan has been applied to the student's school account, to whom do you want the school to pay the credit balance?

- Me, the Parent Borrower
- The Student

### Consent to obtain credit report

I, the parent borrower, consent to allow the US Department of Education and its agents to obtain a report of my credit record to determine eligibility for a federal Direct PLUS for me. I understand that I will be notified in writing of the results of the credit record with respect to my loan application.

In the event that the federal Direct PLUS request is denied due to the results of the credit check, we would like to:

- Use an endorser (credit-worthy co-signer)
- Award the student additional Unsubsidized Direct Loan funds (\$4,000 for freshmen and sophomores; \$5,000 for upper-class students)
- Take no action

parent borrower signature

date

student signature

date

Note: If your PLUS is approved and financial circumstances will prevent you from making your loan payments, submit a letter and supporting documentation to the Office of Financial Aid that will show how making the loan payments will be a hardship. This information will be reviewed to determine if the PLUS loan can be cancelled and additional unsubsidized Direct Loan funds be awarded to the student.

### Privacy Act Disclosure Notice

The Privacy Act of 1974 (5 US C522a) requires that the following notice be provided to you. The authority for collecting the information requested on this form is Section 451 et seq. of the Higher Information Act of 1965, as amended.

Your disclosure of this information is voluntary. However, if you do not provide this information, you cannot be considered for a Direct PLUS Loan. The information on this form will be used to determine your eligibility for a Direct PLUS Loan. The information in your file may be disclosed to third parties as authorized under routine used in the Privacy Act Notices called "Title IV Program Files" (originally published on April 12, 1994, *Federal Register*, Vol. 59 p. 65532.) Thus, this information may be disclosed to federal and state agencies, private parties such as relatives, present and former employers and creditors, and contractors of the Department of Education for purposes of administration of the student financial assistance program, for enforcement purposes, for litigation where such disclosure is compatible with the purposes for which the records were collected, for use by federal, state, local or foreign agencies in connection

with employment matters or the issuance of a license, grant, or other benefit, for use in any employee grievance or discipline proceeding in which the Federal Government is a party, for use in connection with audits or other investigations, for research purposes, for purposes of determining whether particular records are required to be disclosed under the Freedom of Information Act, and to a Member of Congress in response to an inquiry from the congressional office made at your written request.

Because we request your social security number (SSN), we must inform you that we collect your SSN on a voluntary basis, but section 484(a)(4) of the HEA (20 USC 1091(a)(4)) provides that, in order to receive any grant, loan or work assistance under Title IV of the HEA, a student must provide his or her SSN. Your SSN is used to verify your identity, and as an account number (identifier) throughout the life of our loan(s) so that data may be recorded accurately.