2025-2026 Parent PLUS Loan Credit Check

Guidelines

This is a request for a credit check to determine eligibility status for the PLUS loan. I understand this is not an actual loan application. Once the credit check is run, your student will get an e-mail to their Oregon Tech e-mail account with the credit decision and next steps.

Student Information

Student Name:_____Preferred Name:_____Oregon Tech ID#:_____

Student Social Security Number:_____ Student's Date of Birth:_____

Parent Information

The **parent** who is requesting the credit check for the PLUS loan:

1. Social Security Number: _____

2. Legal Name (Name used on the MPN): _____

3. Address: _____

    City: _____ State: _____ ZIP: _____

    Telephone Number (Day): _____ Home _____

4. Date of Birth (MM/DD/YY): _____

5. US. Citizenship Status (check one):
    - ❏ U.S. Citizen or Certificate of Naturalization
    - ❏ Permanent Resident   *Alien Registration Number _____

6. Relationship to student: _____

7. Email address: _____

My signature serves as my consent to the U.S. Department of Education and its agents to obtain a credit report and use that information in determining my eligibility for the direct PLUS program. I understand that I will be notified in writing by the U.S. Department of Education of the results.

Parent Signature: _____ Date:_____

Only the Department of Education can determine the credit worthiness of a PLUS loan applicant. Their website lists the following conditions for a denied credit check. For further details regarding PLUS loan eligibility please visit: https://studentaid.gov/understand-aid/types/loans/plus/parent

- Bankruptcy (Chapters 7,11, or 12 within the past 5 years)
  Note: Department of Ed policy does not consider Chapter 13 bankruptcy adverse.
- Repossession or Voluntary surrender within the last 5 years
- Foreclosure proceedings started
- Foreclosure within the last 5 years
- Deed in lieu of foreclosure

- Lease or contract on secured real estate
- Accounts currently 90 days or more delinquent within last 5 years
- Accounts in collections
- Wage garnishment within the last 5 years
- Defaulted loan that has been claim paid
- County/State/Federal tax lien, within the past 5 years