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### Federal Direct Parent PLUS Loan Summary of Terms:

#### Eligibility Criteria

- x Student must have a 2019-2020 FAFSA on file and all required documents submitted before applying for a PLUS loan.
- x You must be the student's biological or adoptive parent or the student's stepparent, if the biological or adoptive parent has remarried at the time of application.
- x You must be a U.S. citizen, U.S. national or permanent resident of the United States.
- x You must not be in default on a federal education loan or owe an overpayment on a federal education grant and must meet other general eligibility requirements for the Federal Student Aid programs.
- x You must not have an adverse credit history (a credit check is required).
- x Your child must be an infant