Federal Direct Parent PLUS Loans

Parent PLUS Loans are federal loans that parents of dependent undergraduate students can use to help pay for education expenses not covered by other financial aid. Before a parent can apply, the student must submit the FAFSA to UTA and be classified as a dependent undergraduate student.

Things to keep in mind:

- The U.S. Department of Education is your parent's lender.
- Your parent must not have an adverse credit history or they must obtain an endorser who does not have an adverse credit history.
- A Direct PLUS Loan cannot be transferred to you, the student; **your parent is the borrower**.
- If your parent is not approved for a Parent PLUS Loan, you, the student, can request an additional federal Direct Unsubsidized Loan.
- Beginning July 1, 2026, the annual maximum loan amount is $20,000 per dependent. The aggregate maximum is $65,000 per dependent.
- The current interest rate on Direct PLUS Loans is 8.94% for loans disbursed between July 1, 2025 and June 30, 2026. The interest rate on Direct PLUS Loans will be 9.07% for loans disbursed between July 1, 2026 and June 30, 2027.
- If you are eligible for a Direct PLUS Loan, you will be required to sign a Master Promissory Note agreeing to the terms of the loan.

For more information regarding Parent PLUS loans, scan the QR code.
QR code not working? www.uta.edu/parentplus

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Visit us in person at the University Administration Building in Room B17 or online at uta.edu/administration/fao.
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