

Stafford or PLUS

A Stafford loan is for undergraduate and graduate students. A PLUS loan is for parents of undergraduates as well as graduate and professional students. Both loans help to cover the cost of education that remains unpaid by other student aid.

Note: Student loans must be repaid; scholarships and grants may not require repayment and therefore should be considered first.

Do I qualify?

As with all federal loans, students who intend to borrow must complete the **Free Application for Federal Student Aid (FAFSA)** to determine eligibility.

APPLY ONLINE

- 1 Go to **aesSuccess.org**
- 2 Select the **Stafford, Parent PLUS** or **Graduate PLUS Loan** section
- 3 Click on **“Apply Now”** and follow the online instructions

AES helps students and families from every walk of life afford higher education, because we believe in the potential of everyone who wants to learn.

AES offers comprehensive student aid services, which means that we're there for you all the way. Starting from the time you apply for a loan, we deliver the funds, stay with you through the academic years and guide you through successful repayment.

Because in making an education affordable, we do more than help you go to college. We guarantee the next generation of leaders, thinkers and doers.

aesSuccess.org

800.692.7392



American Education Services

Be Next.

1200 North Seventh Street, Harrisburg, PA 17102-1444

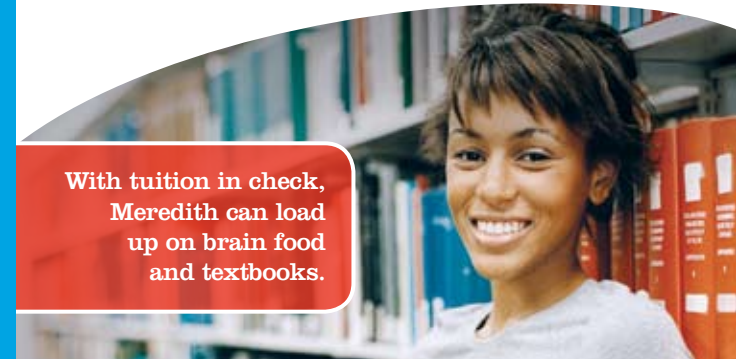
PHEAA/AES is one of many Guarantors participating in the Federal Family Education Loan Program (FFELP). A student or parent borrower may obtain a FFELP loan from a lender that uses PHEAA/AES as the Guarantor or any other participating lender. These materials have been developed and paid for by PHEAA/AES for informational purposes. The information contained herein is believed to be accurate at the time of printing. Due to the rapidly changing nature of the law and the industry, information contained in this document may become outdated and PHEAA/AES does not guarantee the accuracy of the information herein. You should verify that this information is correct.

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Secure Education Funding

AES IS LOOKING OUT FOR YOU
AND YOUR FUTURE.



With tuition in check, Meredith can load up on brain food and textbooks.



Following in her father's footsteps, Jamie is proud to be attending Dad's alma mater next fall.



Adam can't wait to take his career in broadcast journalism to the next level.

At AES, we believe that anyone who has a desire to learn should have the opportunity to pursue a higher education. We can help you find ways to afford college and realize a brighter future.

Whether you are:



A **STUDENT** seeking a degree



A **PARENT** looking to help your son or daughter reach their dream



A **GRADUATE or PROFESSIONAL STUDENT** continuing your education

Be confident – there's a loan out there to match your needs.

LENDERS, in cooperation with the federal government and AES, offer multiple loan programs enabling qualified students and parents to secure long-term educational loans at fixed interest rates.

Federal Stafford Loan Requirements Include:*

- Complete the Free Application for Federal Student Aid (FAFSA)
- Be a U.S. citizen or eligible non-citizen
- Be enrolled in a school that participates in the Federal Family Education Loan Program
- Be enrolled at least half-time while working toward an undergraduate or graduate degree or certificate
- Have no federal education loans in default or owe education grant refunds
- Register with the Selective Service, if you are male and 18-25 years old
- Have financial need to qualify for a subsidized federal Stafford loan

Federal Graduate/Professional PLUS Loan Requirements Include:*

- Complete the Free Application for Federal Student Aid (FAFSA)
- Be a U.S. citizen or eligible non-citizen
- Be an independent student
- Be enrolled in a school that participates in the Federal Family Education Loan Program
- Be enrolled at least half-time while working toward a graduate degree or certificate.
- Be enrolled in an eligible program of study beyond a bachelor's degree, taking graduate level courses leading to a master's or doctorate degree or professional certification (excluding teacher certification)
- Have no federal education loans in default
- Be creditworthy
- Register with the Selective Service, if you are male and 18-25 years old

Federal Parent PLUS Loan Requirements Include:*

PARENT

To qualify for a Parent PLUS loan, you must:

- Be the dependent student's natural parent, adoptive parent, or in some cases, stepparent
- Be a U.S. citizen or eligible non-citizen
- Have no education loans in default or owe educational grant refunds
- Be creditworthy

DEPENDENT STUDENT

For your parent to qualify for a Parent PLUS loan, you must:

- Be a dependent student (Parents of independent students are not eligible)
- Be enrolled in a school that participates in the Federal Family Education Loan Program
- Be enrolled at least half-time while working toward an undergraduate degree or certificate
- Have no education loans in default or owe educational grant refunds
- Register with the Selective Service, if you are male and 18-25 years old

* For additional requirements, visit ed.gov or speak to your financial aid administrator.