



### Ineligible Parent Borrower for Direct PLUS Loan

Student Name: \_\_\_\_\_

Parent Name: \_\_\_\_\_

A dependent student whose parent is unable to borrow a Direct PLUS Loan due to adverse credit or other exceptional circumstances may receive additional Direct Unsubsidized Loan funds up to the same amount that is available to independent undergraduate students. The parent’s unwillingness to borrow a Direct PLUS Loan is not, by itself, sufficient to make a dependent student eligible for additional unsubsidized loans. If a dependent student’s parent is incarcerated or their whereabouts are unknown, the student should contact our office to discuss their circumstances further.

**Parent – Biological or adoptive parent, or eligible step-parent if listed on the FAFSA**

*Please check the appropriate box below for consideration of additional loan eligibility for your dependent student. This determination is only valid for the current academic year.*

- I applied for the Direct PLUS Loan for the current academic year on studentloans.gov and my application was denied due to adverse credit. I will not be pursuing an appeal or endorser for this loan.
- I am unable to apply for the Direct PLUS Loan as I am in default on a Title IV federal loan, such as a federal student loan or a Parent PLUS Loan. I have attached documentation to substantiate this.
- I filed for bankruptcy and have attached a letter from the bankruptcy court, or written consent from the Bankruptcy Trustee, stating that as condition of the bankruptcy filing, I may not incur additional debt.
- I would be unable to repay the Direct PLUS Loan as my income is limited to public assistance or disability benefits. I have attached documentation to substantiate this.
- I am unable to apply for a Direct PLUS Loan as I am not a U.S. Citizen or an eligible non-citizen (such as a legal permanent resident or “green card” holder).

**Student**

*Please check the appropriate box below if you would like to borrow additional Direct Unsubsidized Loan funds.*

- I would like to accept the maximum amount available to me (up to \$4,000 if under 90 credits earned or up to \$5,000 for 90 or more credits earned). The amount offered may be less depending on a number of factors.
- I would like to accept a reduced amount and understand that amount may be split evenly between terms. The reduced amount I would like to accept is: \$\_\_\_\_\_.

By signing this worksheet, I certify that all the information reported is complete and correct to the best of my knowledge.

**Electronic signatures NOT accepted**

\_\_\_\_\_  
Student Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Parent Signature

\_\_\_\_\_  
Date

**WARNING: If you purposely give false or misleading information, you may be fined, sent to prison, or both.**

**Office of Student Financial Aid and Scholarships**

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