

## Parent PLUS Loan Appeal 2025-2026

## **Student Information**

Use BLACK or BLUE ink only

Student Name

Student ID

Student Phone Number

According to guidance from the Department of Education, a dependent, undergraduate student may be eligible for increased unsubsidized loan amounts due to exceptional circumstances which prevent a parent from borrowing or repaying a Direct Plus Loan. You can apply for the Parent Plus Loan at <u>studentaid.gov</u>.

## Parent's refusal to take out a parent plus loan is not considered a special circumstance.

Deadlines for submitting this form:

- November 15, 2025 for Fall 2025 semester
- April 1, 2026 for Spring 2026 semester
- Deadline for summer whichever date is earlier: 3 weeks before the end of your last session, or July 15, 2026

## Instructions:

The following are situations in which a special determination can be made. Please indicate which appeal you are pursuing and return this signed form to our office along with the additional documentation from the selected circumstance(s) below:

**In Bankruptcy -** Parent(s) has filed for bankruptcy and the bankruptcy court has stated that as a condition of the bankruptcy filing is that the parent may not incur any additional debt

• Provide documentation from bankruptcy court stating your parent is unable to borrow additional debt

Non U.S. citizen – Parent(s) is not a U.S. citizen or is unable to provide evidence from U.S. Citizenship and Immigration Services that he or she is in the U.S. for other than a temporary purpose with the intention of becoming a citizen or permanent resident

• Parent should provide a signed personal statement explaining the situation

Limited to Public Assistance – Parent(s) income is limited to public assistance or disability benefits

- Parent should provide a signed statement of the financial situation
- Parent should provide documentation supporting public assistance or disability income
- Parent should provide a signed statement of the household monthly income and expenses

**Inability to Repay Loan** – Parent(s)' likely inability to repay the Direct Plus Loan due to existing debt burden or the parent's expected debt-to-income ratio

- Parent should provide a signed statement of the financial situation.
- Parent should provide a signed statement of the household monthly income and expenses

Other – Requires supporting documentation, case by case

**SIGNATURE CERTIFICATION**: By signing this worksheet, I/(we) certify that all the information provided is true, complete and correct and acknowledge 1) the amount of unsubsidized loan available to the student through this appeal (if approved) could be significantly less than an offered or approved PLUS loan and 2) submitting this appeal does not guarantee approval and all documentation and requests are considered on a case-by-case basis.

The student and an appealing parent are required to provide a signature, handwritten or by stylus – not typed.