

PARENT PLUS LOAN OVERRIDE REQUEST FORM

Student Information:

Last and First Name _____ Last 4 Digits of SSN _____

Postal Address _____

Phone Number _____ Email _____

Please fully read before completing.

The Direct PLUS Loan Program provides loans to parents of dependent students and to graduate and professional students. Under certain conditions, parents of dependent students are unable to borrow Direct PLUS Loans due to adverse credit or other exceptional circumstances.

Parent PLUS Loan Override is the process through which the Financial Aid Office performs a case-by-case basis evaluation to award additional Direct Unsubsidized Loan funds to a dependent undergraduate student when parents are unable to borrow Direct PLUS loans due to adverse credit or other exceptional circumstances. **This must be properly documented.**

The following form provides the details of the process used to determine the student's eligibility. The Financial Aid Director or authorized personnel will evaluate the request and the documents provided by the student and based on his/her professional judgment, he/she will accept or deny the request. The student will receive a written notification of the determination.

Note: Parent PLUS Loan Override will be requested and evaluated each subsequent year and may require additional information to support the circumstances. According to Federal Regulations, parent's unwillingness to borrow a Direct PLUS loans does not constitute exceptional circumstances that would support awarding additional Direct Unsubsidized Loan funds to a dependent student.

Required Documents:

- I. Direct Parent PLUS Loan Override Request Form** – Properly completed and signed.
- II. Evidence for exceptional circumstances** – It must include the required information and documents to support the situation according to the circumstances of the request. See reference in required documents and attach them to this request.
- III. Complete the information of the Parent to whom the exceptional circumstance applies to:**

Last and First Name _____ Last 4 Digits of SSN _____

Postal Address _____

Phone Number _____ Cellphone Number _____

Email _____

Relationship with student: Father and Mother 1 Father and Mother 2

If one or more responses to the following is “Yes”, do not complete this form and contact your Financial Aid Office for guidance.

- 1. The parent has an endorser who does not have an adverse credit history.
Yes No
- 2. The parent is unwillingness to borrow a Direct PLUS Loan.
Yes No
- 3. There has been a significant change in your family’s financial circumstances.
Yes No
- 4. You believe there are special circumstances that were not considered initially on your FAFSA.
Yes No

Please check the box that states the reason for which you are requesting a Parent PLUS Loan Override.

- 1. **The parent is incarcerated**

Indicate:

a. Date of incarceration: _____

Required documents. Include:

Certification from a professional, who is not related to you, such as a counselor, social worker, religious leader, police office, etc., that can provide details of your exceptional circumstances.

- 2. **The parent’s whereabouts are unknown**

Indicate:

a. Date of last communication _____

Required documents. Include:

Certification from a professional, who is not related to you, such as a counselor, social worker, religious leader, police office, etc. that can provide details of your exceptional circumstances.

3. The parent is not a U.S. citizen or is unable to provide evidence that he/she is in the United States for other than a temporary purpose with the intention of becoming a citizen or permanent resident.

Indicate:

- a. Residency state: _____
- b. Country of Citizenship: _____

Required documents. Include:
Evidence of Citizenship.

4. The parent has filed for bankruptcy

Indicate:

- a. Date filed: _____

Required documents. Include:

Legal documentation from the court stating that as a condition of the bankruptcy filing, the parent may not incur in any additional debt.

5. The parent income is limited to public assistance or disability benefits and would not be able to repay the Direct PLUS Loan.

Required documents. Include:

Agency official proof of annual benefits received for all *household members. (Household size)

6. The parent inability to repay the Direct PLUS Loan due to existing debt burden or the parent's expected income-to-debt ratio.

Required documents. Include:

Proof of annual income and debt obligations. Complete the table below.

Section A		Section B	
Income	Monthly Gross Income	Debt Obligations	Monthly Minimum Payment
Parent 1 Gross Salary		Rent or Mortgage(include principle, interest, taxes, insurance)	
Parent 2 Gross Salary		Car Loan	
Commissions, Bonus, etc.		Student loan for Parent on FAFSA	
Self-employment		Credit Cards	
Child Support Received		Other payment	
Other Income; specify		Other Legal Debts (such as alimony, child support, taxes, etc.)	
Total Monthly Income		Total Monthly Debt	

If your monthly debt obligations from section B are greater than your monthly income from section A, provide an explanation below as how you pay the monthly expenses.

Debt Obligation Explanation:

I certify that the information provided in this application form is true and correct. I understand that submitting false information to receive Federal Financial Aid is considered a federal crime and may be punished by fine, imprisonment or both. I understand that if my situation changes in any way, I must report it to the Financial Aid Office.

Parent signature _____ Date _____

Month/Day/Year

PROFESSIONAL CERTIFICATION

This certification must provide all possible details that best describes the situation.

Last and First Name _____ Occupation: _____

Postal Address _____

Office Number _____ Cellphone Number _____

Email _____

I certify that all of the information reported is complete and correct.

Signature _____ Date _____
Month/Day/Year

Official Stamp