



**PARENT PLUS LOAN OVERRIDE REQUEST FORM**  
**FINANCIAL AID OFFICE**  
**Select**

**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.)	
<b>Total Monthly Income</b>	<b>\$ 0.00</b>	<b>Total Monthly Debt</b>	<b>\$ 0.00</b>

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 \_\_\_\_\_

