Federal regulations (Sec. 682.201(a)(3)) allow a financial aid office to determine and document, after review of the family financial situation, that a dependent student’s parents likely will be precluded by exceptional circumstances from borrowing under the Federal PLUS Loan program. Examples of situations in which the parents are likely to be precluded from borrowing under the Federal PLUS Loan program are:

- Denial of a Federal PLUS Loan request, based on adverse credit; or
- Denial of an alternative student loan, with the parent as the cosigner (with a denial reason of cosigner credit).

If the parent is precluded from borrowing through the Federal PLUS Loan program, the dependent student can be awarded additional assistance through for unsubsidized Federal Stafford Loan amounts, up to the maximums provided for independent undergraduate students (up to $4,000 for freshman and sophomores; up to $5,000 for junior and senior students).

**Note:** Denial of an application for an alternative loan does not automatically qualify a student for additional unsubsidized Federal Stafford Loan consideration. As noted above, the reason for the denial must demonstrate a parent’s inability to borrow through the Federal PLUS Loan program.

- I request that the Office of Student Financial Assistance review this information and, if I am eligible, award additional assistance through the unsubsidized Federal Stafford Loan.
- My parents have been denied through the Federal PLUS Loan

**Name of Lender:** ___________________________  **Date of Decision:** ___________________________

**Note:** Attach information received from the lender in response to the application.

- My application for an alternative student loan with one of my parents as a co-signer/co-borrower was denied, due to the credit evaluation of the co-signer/co-borrower.

**Name of Parent serving as co-signer/co-borrower:** ___________________________

**Name of Lender:** ___________________________  **Date of Decision:** ___________________________

**Note:** Attach information received from the lender in response to the application.

**Certification Statement:**
All of the information provided by me or any other person on this form is accurate and complete to the best of my knowledge. If requested, we agree to give proof of the information we have provided on this form. Proof may include court documents, canceled checks, etc. Failure to provide the requested information will result in the loss of financial aid eligibility.

_________________________  ___________________________
Student Signature       Date