



Financial Aid Office  
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**2024-2025 PLUS DENIED  
ADDITIONAL UNSUBSIDIZED DIRECT LOAN REQUEST**

Name: \_\_\_\_\_ UM ID#: \_\_\_\_\_

UM E-Mail \_\_\_\_\_ Phone#: \_\_\_\_\_

The Direct Loan Program regulations at 34 CFR 685.203(c)(1)(ii) authorize a school to award additional Direct Unsubsidized Loan funds to a dependent student (up to the amounts normally available only to independent undergraduate students) if the financial aid administrator determines that the student's parent is unable to borrow a Direct PLUS Loan due to exceptional circumstances. The school must make this determination on a case-by-case basis, and must maintain documentation of the determination. In addition to circumstances in which the credit check shows that a parent has an adverse credit history, exceptional circumstances include, but are not limited to, circumstances in which:

- The parent is incarcerated;
- The parent's whereabouts are unknown;
- The parent is not a U.S. citizen or is unable to provide evidence that he or she is in the United States for other than a temporary purpose with the intention of becoming a citizen or permanent resident;
- The student's parent receives only public assistance or disability benefits, and the school has documented that the parent would not be able to repay the PLUS Loan;
- The parent has filed for bankruptcy and has provided documentation from the bankruptcy court stating that as a condition of the bankruptcy filing, the parent may not incur any additional debt; or
- The school has examined the family financial information and documented the parent's likely inability to repay the PLUS Loan due to an existing debt burden or the parent's expected income-to-debt ratio.

**If one of these circumstances apply, please submit documentation so we may offer the additional unsubsidized Direct Loan. The documentation depends on the individual circumstance.**

-or-

**If your parent was denied the PLUS Loan then we can offer the additional unsubsidized Direct Loan.**

The amount is based on your current grade level:

- Freshmen/Sophomores: \$4000
- Juniors/Seniors: \$5000

**Signatures required:** Please certify for the student mentioned above the additional unsubsidized Direct Loan. We will not appeal the existing PLUS loan denial or pursue an endorser for this academic year.

Student Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Parent Signature: \_\_\_\_\_ Date: \_\_\_\_\_