

University of Idaho

Student Financial Aid Services
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OFFICE USE ONLY
Doc: PAPLUS – A2

Parent Appeal Letter for PLUS Exceptional Circumstances

Student: _____ Student V#: _____
Please Print

Today's Date: _____ Student Phone #: _____ Aid Year: 20____/20____

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.

The following are situations in which a determination can be made. Please indicate which appeal you are pursuing and return this signed form along with the required documentation to Student Financial Aid Services:

- Parent has filed for bankruptcy and the bankruptcy court has stated that a condition of the bankruptcy filing is that the parent may not incur any additional debt
 - Provide documentation from bankruptcy court
- Parent income is limited to public assistance or disability benefits and they would be unable to repay the Direct PLUS Loan
 - Parent should apply online at www.studentloans.gov prior to appeal (if not approved, no appeal needed)
 - Parent who applied should provide a signed statement of the financial situation
 - Provide documentation of source of monthly income
- Parent's likely inability to repay the Direct PLUS Loan due to an existing debt burden or the parent's expected debt-to-income ratio
 - Parent should apply online at www.studentloans.gov prior to appeal (if not approved, no appeal needed)
 - Parent who applied should provide a signed statement of the financial situation
 - Provide a monthly breakdown of household income vs expenses
- Based on parental information previously provided on the FAFSA, parent is not eligible to apply for the PLUS loan.
 - Signature on this form will suffice for this selection (FA Counselor will use FAFSA information to make determination).

CERTIFICATION: By signing this worksheet, I/(we) certify that all the information reported on it is 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 should provide signature.

Student Signature

Date

Parent Signature

Date

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- Professional Judgment Approved for reasons indicated above by _____ on _____ see RHACOMM for more details
- Professional Judgment Denied for reasons indicated above by _____ on _____ see RHACOMM for more details