

## 2025-2026 PARENT PLUS LOAN EXEMPTION APPLICATION

Student Name (please print) \_\_\_\_\_

Parent's Full Name (please print) \_\_\_\_\_

Campus ID Number \_\_\_\_\_

This form allows parents to provide information about extenuating circumstances that may prevent the parent from incurring additional debt. The dependent undergraduate student may be eligible to borrow additional Unsubsidized Direct Loans (**up to \$4,000 for a freshman or sophomore and up to \$5,000 for a junior or senior**). **Please check the applicable box below:**

**If any of the following three boxes below are applicable, you do not need to apply for the Parent PLUS Loan:**

☐ **1. Your (the parent's) income is limited to disability benefits or public assistance, or your student loans have been discharged due to Total and Permanent Disability.**

➤ **ATTACH** documentation of disability benefits and/or public assistance, if applicable.

Date of Birth (DOB): \_\_\_\_\_ Last 4 digits of your Social Security Number (SSN): \_\_\_\_\_

☐ **2. You (the parent) currently have defaulted or discharged federal student loans.**

Date of Birth (DOB): \_\_\_\_\_ Last 4 digits of your Social Security Number (SSN): \_\_\_\_\_

☐ **3. You (the parent) have gone into bankruptcy within the last five years.**

➤ **ATTACH** supporting bankruptcy documentation, stating that as a condition of the bankruptcy filing, parent may not incur any additional debt.

➤ **ATTACH** a completed copy of the 2025-2026 Parent Income Verification – if the IRS DDX (Direct Data Exchange) was not utilized on the FAFSA or you are not the parent listed on the FAFSA.

**If any boxes above are checked – skip the Debt-to-Income Chart and complete the signatures and dates below.**

☐ **None of the above situations apply.**

➤ **ATTACH** a signed statement describing the parents' extenuating circumstances.

➤ **ATTACH** a completed copy of the 2025-2026 Parent Income Verification – if the IRS DDX (Direct Data Exchange) was not utilized on the FAFSA or you are not the parent listed on the FAFSA.

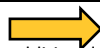
➤ **Complete** the following Debt to Income Determination Worksheet and provide 3<sup>rd</sup> party documentation for debt obligations.

**To be approved, monthly debt payments must be greater than monthly income.**

### Debt-to-Income Determination Worksheet

<b>Section A:</b> <b>Income</b>	<b>Monthly Gross Amount</b>	<b>Section B:</b> <b>Debt Obligations</b>	<b>Monthly Minimum Payment</b>	<b>Number of Months Remaining</b>
Gross Salary	\$	Mortgage (including principle, interest, tax and insurance)	\$	
Self-Employment	\$	Home Equity Loan Payment	\$	
Other	\$	Car Loan	\$	
Other	\$	Student Loan(s) for parent(s) included in FAFSA	\$	
Other	\$	Credit Card	\$	
Other	\$	Additional Car/Credit Card	\$	
Other	\$	Additional Car/Credit Card	\$	

### Certification and Signatures

 **SIGNATURES REQUIRED:** I certify, the information provided on this form is true and complete to the best of my knowledge, I cannot afford to incur additional debt, and that the Office of Scholarships and Financial Aid will be notified if circumstances change.

Student Signature (Handwritten Required **OR ELECTRONIC SIGNATURE USING GLOBAL ID**) \_\_\_\_\_

Date \_\_\_\_\_

Parent Signature (Handwritten Required **OR ELECTRONIC SIGNATURE USING YOUR CREATED PASSWORD**) \_\_\_\_\_

Date \_\_\_\_\_