



SUNY Delhi Student ID							
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2023-2024
Parent Plus Override
Request for Additional Student Unsubsidized Loan

Under certain exceptional circumstances, a dependent student’s parent may demonstrate their inability to obtain or repay a Federal Direct Parent PLUS loan. If the request is approved, the student will be offered an additional Federal Direct Unsubsidized loan. This allows the student the option to borrow up to the annual independent student loan limit while not exceeding the aggregate loan borrowing limits. Complete the form below and submit all supporting documentation. Requests must be submitted and approved prior to the student ceasing attendance or dropping below half-time (6 credits).

Student Name: _____

STEP 1 – Letter of Explanation

Provide a signed statement explaining your situation. The statement should be as specific as possible and include important details as to why you (the parent) are unable to obtain and/or repay a PLUS loan.

STEP 2 – Parent PLUS Override Circumstances and Required Documents

Check the circumstance(s) below that applies and submit **all** required documentation. Additional information may be requested.

	Special Circumstance	Required Documentation
<input type="checkbox"/>	I am financially unable to manage the additional debt.	<ul style="list-style-type: none"> Signed federal taxes from 2021 or 2022 Complete STEP 3 – Parent Income & Debt Any other relevant supporting documentation that will document the family’s situation
<input type="checkbox"/>	I am on a fixed income (i.e. public assistance, disability benefits, social security, etc.).	<ul style="list-style-type: none"> Attach proof of income from the agency which provides assistance Signed federal taxes from 2021 or 2022
<input type="checkbox"/>	I am not a U.S. Citizen, National, Permanent Resident, or Eligible Non-Citizen	<ul style="list-style-type: none"> Country of Citizenship: _____ Attach proof of citizenship (cannot be expired) Current U.S. Residency Status (check one): <input type="checkbox"/> Not Living in the U.S. <input type="checkbox"/> Not Applying for U.S. Residency <input type="checkbox"/> Applying for U.S. Residency (Application Date: _____)
<input type="checkbox"/>	I have filed for bankruptcy within the last 5 years and as a condition of my bankruptcy filing I am not allowed to incur any additional debt.	Attach a copy of the filed bankruptcy paperwork (with parent name and stamp of the court to indicate that the paperwork has been filed) or letter from bankruptcy court or court trustee stating that as a condition of the bankruptcy filing, the parent may not incur any additional debt.
<input type="checkbox"/>	I am currently incarcerated.	<ul style="list-style-type: none"> Attach proof of incarceration.
<input type="checkbox"/>	I currently have a judgment lien on my property.	<ul style="list-style-type: none"> Attach proof of judgment lien.
<input type="checkbox"/>	Other	<ul style="list-style-type: none"> Provide pertinent documentation related to your other circumstance.

STEP 3 – Parent Income & Debt:

If your monthly expenses from Section B are greater than your monthly income from Section A, attach an explanation to clarify how you pay your monthly expenses. If your monthly income is less than what you reported on your FAFSA, attach an explanation. Debts with less than one year remaining will not be considered in the calculation.

Section A		Section B		
Parent Income (combined)	Monthly Gross Income	Parent Debt (combined)	Monthly Minimum Payment	Number of Months Remaining
Gross Salary	\$	Mortgage Payment (including principle, interest, taxes and insurance)	\$	
Self-Employment	\$	Home Equity Loan Payment	\$	
Spouse's Gross Salary	\$	Auto Loan 1	\$	
Other	\$	Auto Loan 2	\$	
Other	\$	Prior Parent Plus Loan	\$	
Other	\$	Credit Card/Other	\$	
Other	\$	Credit Card /Other	\$	
Other	\$	Other Expense (specify): _____		
Other		Other Expense (specify): _____		

Step 4 – Signatures

The information provided on this form is true and complete to the best of my knowledge. I agree to notify Student Financial Services at SUNY Delhi of any error or omission in the above information, or of any further circumstances that may affect the accuracy of the above provided information. I understand that failure to comply with this agreement could result in forfeiture of financial aid eligibility of the student. **Electronic signatures are NOT acceptable.**

Student Signature

Date

Parent/Spouse Signature

Date