# 2016-2017 Parent PLUS Loan Override Request

**Student Information**

Last Name: ___________________________ First Name: ______________________ Middle I: ____ Person Number: __________

Parent Name: __________________________

**Instructions**

In certain situations, a dependent undergraduate student whose parent(s) are unable to obtain or repay a Federal Direct PLUS Loan may be eligible for an additional Federal Direct Unsubsidized Loan. Financial Aid Advisors may consider your debt to income ratio as well as the **2016 Poverty Level Guidelines** as published by the Department of Health and Human Services as factors in the appeal review.

Complete this form in its entirety and attach documentation to support your request for a Parent PLUS Loan Credit Decision Override for the 2016-2017 Academic Year. Overrides are valid for the current academic year only.

**Special Circumstance and Documentation Requirements (To Be Completed by Parent)**

Check the box that applies to you and submit the requested documentation. Write your student’s person number on the top of each document submitted.

<table>
<thead>
<tr>
<th>Reason for Request</th>
<th>Documentation to Provide</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. ☐ I am on a fixed income (i.e. public assistance, disability benefits, social security, etc.)</td>
<td>- Attach supporting documentation to identify the benefit and amount, such as a statement from the Social Security Administration Office, etc.</td>
</tr>
</tbody>
</table>
| 2. ☐ I am not a U.S. Citizen, National, Permanent Resident or Eligible Non-Citizen | - Country of Citizenship: ________________
- Current U.S. Residency Status (check one):
  - ☐ Not Living in the U.S.  ☐ Not Applying for U.S. Residency
  - ☐ Applying for U.S. Residency (Application Date: _________________)

3. ☐ 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. |

4. ☐ I am willing to borrow but am unable to manage the additional debt | - Parent(s) MUST apply for PLUS loan at [www.studentloans.gov](http://www.studentloans.gov) and have been approved
- Proof in change of circumstance (ex: proof of job loss, divorce decree, death certificate, etc.)
- Explanation of circumstance
- **Complete Debt to Income Determination Worksheet on Page 2**
- Any other relevant information that will document the family’s situation |

5. ☐ I am currently incarcerated | - Attach proof of incarceration |

6. ☐ I currently have a judgment lien on my property | - Attach proof of judgment lien |

7. ☐ I currently have Federal Student Loans in default | - Provide documentation of current status of loans |
Debt to Income Determination Worksheet (Complete ONLY if you selected option 4 on page 1)

If your monthly expenses from Section B are greater than your monthly income from Section A, attach a sheet 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).

<table>
<thead>
<tr>
<th>Section A: INCOME</th>
<th>Monthly Gross Amount</th>
<th>Section B: DEBT OBLIGATIONS</th>
<th>Monthly Minimum Payment</th>
<th>Number of Months Remaining</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross Salary</td>
<td>$</td>
<td>Mortgage (incl. principle, interest, taxes and insurance)</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>Self-Employment</td>
<td>$</td>
<td>Home Equity Loan Payment</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>Spouse’s Gross Salary</td>
<td>$</td>
<td>Car Loan</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>$</td>
<td>Student Loan(s) for Parent on FAFSA</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Credit Card</td>
<td>$</td>
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<td>Additional Car/Credit Card</td>
<td>$</td>
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<td>Additional Car/Credit Card</td>
<td>$</td>
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</tbody>
</table>

Certification and Signature

I certify that all information provided in this document is true, complete and accurate to the best of my knowledge. I further understand that any false statement or misrepresentation will be cause for denial, reduction, withdrawal, and/or repayment of financial aid. Also, purposely giving false or misleading information on this worksheet may lead to fines, jail sentences, or both. I authorize the University at Buffalo to make any change(s) necessary as a result of the updated information that I have provided.

Student Signature: ___________________________ Date: ___________________________

Parent Signature: ___________________________ Date: ___________________________

Office of Financial Aid Use Only

Advisor: ___________________________ Date: ___________________________

Sufficient Documentation Received: Yes No Additional Documentation Needed: ___________________________

D/I%: _______% ___________________________

Changes to FAFSA Required? Yes No Selected for Verification? Yes No

Override Decision: Approved Denied Additional Unsubsidized Loan Offered? Yes No