



**Financial Aid, Student Employment
& Military Education Benefits**
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Additional Unsubsidized Loan per Denied Parent PLUS Form

1. A parent must complete a PLUS application via studentloans.gov for the current academic school year and be denied **before** requesting an additional unsubsidized loan.
2. A PLUS denial is typically valid for one academic year (fall, winterim, spring, summer).
3. A new credit review is required every academic year.
4. In some circumstances University of Wisconsin Milwaukee Financial Aid Department may require you to undergo another credit review before the unsubsidized loan will be awarded.

A. To be completed by the original parent borrower:

I was denied a Parent PLUS loan and **I will not be pursuing an endorser or appealing the denied decision with the Department of Education.**

Parent Name: _____ Parent Signature: _____ Date: _____

Parent Email: _____ Phone Number: _____

B. To be completed by the student:

I am requesting an additional unsubsidized loan for a PLUS denial.

Student Name _____ Student ID _____

C. Loan Information:

1. A dependent undergraduate student whose parent is denied a Direct Parent PLUS loan becomes eligible for independent undergraduate student loan limits. This means a dependent undergraduate student becomes eligible for an additional unsubsidized Stafford loan of up to **\$4000** as a freshman/sophomore or **\$5000** as a junior/senior if a parent is denied a PLUS loan in a particular academic school year.
2. In some cases a student may be eligible for less than the maximum amounts listed above. For example, a student may only be eligible for an amount that is up to the cost of attendance.
3. Generally, the additional unsubsidized loan is split equally between fall/spring terms however a student who does not use the full amount of their additional unsubsidized loan eligibility may request the remaining amount for summer or winterim semesters.
4. If you are a transfer student and you received an unsubsidized loan for a PLUS denial at another school, you may not be eligible for the maximum amounts.

Please submit to the Financial Aid Department for processing