



UNIVERSITY OF SOUTH ALABAMA

2025-2026 Federal Direct PLUS Loan Denial Form

Student Name: _____

JAG#: _____

Your parent's request for a Federal Direct PLUS Loan (Parent PLUS Loan) was denied. The denial may have occurred if the applicant: (1) is more than 90 days delinquent on any account; (2) has declared bankruptcy; and/or (3) has a financial judgment.

The Department of Education will issue a loan denial letter that will identify the name and telephone number of the agency who provided the credit information. If your parent feels that he/she was denied in error, your parent should call Applicant Services with the Department of Education with any questions they may have about the denial. The phone number is 1-800-557-7394. If the credit data is inaccurate, the loan denial decision may be appealed. Our office will not be provided any information about the specific reason for the denial. The Department of Education handles all Parent PLUS Loan denial appeals.

If the denial decision was based on accurate information, your parent has the option to obtain an endorser (similar to a co-signer) on the loan. If your parent wishes to apply for the Parent PLUS Loan with an endorser, they will need to complete the process at https://studentaid.gov/app/launchEndorserAddendum.action. The endorser can be another parent or anyone who meets the credit criteria and is willing to endorse the Parent PLUS Loan. However, you (the student) may not endorse the Parent PLUS Loan.

CHOOSE ONLY ONE OF THE FOUR OPTIONS BELOW:

Option 1: My parent will appeal the credit decision or will obtain a credit eligible endorser. Please do not cancel the Parent PLUS Loan until my parent notifies you of the decision regarding the loan.

Option 2: My parent will not appeal the credit decision or obtain a credit eligible endorser. No further action is requested. I understand that I am responsible for any unpaid balance(s) on my student account. The Parent PLUS Loan will remain in denied status in PAWS.

Option 3: My parent will not appeal the credit decision or obtain a credit eligible endorser. As a result, I am requesting additional Federal Direct Unsubsidized Loan funds. I understand that the additional Unsubsidized Loan amount available is limited to no more than \$4,000 as a freshman or sophomore and \$5,000 as a junior or senior per academic year.

I have discussed this matter with my parent(s). I am fully aware that this decision will greatly increase my total loan indebtedness and may affect my eligibility to receive Federal Direct Loans in subsequent years. I also acknowledge that this loan, unlike the Parent PLUS Loan, is solely in my name and that I am legally responsible for repaying this loan.

Amount Requested: \$ _____ (no more than \$4,000 as a freshman/sophomore and \$5,000 as a junior/ senior per academic year)

Semester(s): [] Fall 2025/ Spring 2026 [] Spring 2026/ Summer 2026 [] Summer 2026 (only if included in your current offer)

Student Signature: _____ Date: _____

Please allow five business days for your request to be processed by our office. Please be aware that during peak times the expected processing time may exceed five business days. INCOMPLETE FORMS WILL NOT BE PROCESSED.

Typed signatures will not be accepted



UNIVERSITY OF SOUTH ALABAMA

2025-2026 Federal Direct PLUS Loan Denial Form

Student Name: _____

JAG#: _____

Option 4: Resolution of Parent Default Status (Only parents should select this option)

Full Name of Parent PLUS Loan Applicant: _____

The National Student Loan Data System (NSLDS) has identified you (the parent) as in default on federal student loans and/or Parent PLUS Loan(s) in your name. In order to continue processing your student’s financial aid offers, more information is needed.

Instructions:

- 1. Select the statement below that best reflects your situation.
2. Provide copies of the appropriate documentation.
3. Submit this form and supporting documentation by mail or through your student’s JagMail email address.

Note: NSLDS will be reviewed to verify your default status under any of the reasons below. If you are no longer in default, we will move forward with processing your Parent PLUS Loan application. If clarification of your situation is necessary, additional information or documentation may be required.

I have not defaulted on a previous federal student/Parent PLUS Loan(s) before and the Parent PLUS Loan application was marked ‘Yes’ in error.

Required Documentation: Copy of driver’s license

I am currently in default on my federal student/Parent PLUS Loan(s) and will not be able to resolve it within the 2025-2026 academic year.

Required Documentation: Copy of driver’s license

I was in default and now am no longer in default.

Required Documentation: Copy of driver’s license and current Title IV Eligibility Letter

Parent Certification and Signature

I certify that the submitted information is true and correct to the best of my knowledge and belief. If asked by an authorized official, I agree to provide additional proof of the information provided on this form. I understand that purposely providing false or misleading information on this form may result in reduction or repayment of aid, fines and/or imprisonment in this and/or future years.

Parent Signature: _____

Date: _____

Please allow five business days for your request to be processed by our office. Please be aware that during peak times the expected processing time may exceed five business days. INCOMPLETE FORMS WILL NOT BE PROCESSED.

Typed signatures will not be accepted