Students whose parents are denied a Federal Direct PLUS Loan may be able to borrow additional Federal Direct Unsubsidized Loan funds. Once a Federal Direct PLUS Loan is denied to the Parent, the student can complete and submit this form to the Financial Aid & Scholarships office to be considered for additional Federal Direct Unsubsidized Loan funds.

- The **Federal Direct Unsubsidized loan** is a loan in which the Federal Government **does not** pay the interest charges for the student.
- The **student will be charged interest from the day the loan is disbursed until it is fully repaid**, including all in-school, grace and deferment periods.
- The student has the option of paying the interest while in school, or it can be deferred until after graduation. If the interest accumulates it will be capitalized and added to the principle amount of the loan, thereby increasing the total amount of the loan. If the interest is capitalized, you will owe more than you borrow.

**Before borrowing additional loan funds, ask yourself the following questions:**

- Do I really need to borrow additional money at this time?
- Do I really need an additional loan?
- Have I examined my budget to cut expenses where possible?
- Will I be able to afford my loan payments after graduation?
- If an additional loan is necessary, how much do I need to borrow to meet my needs?

**Loan Request**

- I have freshmen or sophomore status, and I wish to borrow $___________ in additional Federal Direct Unsubsidized Loan funds (maximum $4,000 for the year).
- I have junior or senior status, and I wish to borrow $___________ in additional Federal Direct Unsubsidized Loan funds (maximum $5,000 for the year).

(Students are not guaranteed to qualify/receive the amount specified. The Financial Aid & Scholarships office will determine the student’s eligibility.)

Please return this form to the Office of Financial Aid & Scholarships.