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OFFICE of
STUDENT
FINANCIAL AID

Office of Student Financial Aid
Carrington Hall, Room 101
901 S. National Ave.
Springfield, MO 65897
www.MissouriState.edu/FinancialAid

SUMMER 2022 Parent PLUS Loan Request

Credit DENIED

(Please use black ink to complete this form)

Student Name: _____ BearPass #: M _____
Last First (required)

A: Parent (Borrower's) Information

- YES NO I, the parent, have completed the credit check and my credit was DENIED at StudentAid.gov
 YES NO I did not select the option to appeal credit denial decision at StudentAid.gov
 YES NO I have filed Bankruptcy Chapters 7, 11 or 12 within the past 5 years. Attach documentation from bankruptcy court.
Note: Department of Education Policy does not consider Chapter 13 bankruptcy as adverse credit.

*** Student must complete the following requirements before submitting request for additional funds.**

- * YES I am currently registered at least half-time for the summer term.
* YES I have fulfilled all Unsatisfied Requirements listed under My Financial Aid, Financial Aid Home Page.
* YES I have accepted **Terms & Conditions** and **accepted or declined** the student loans offered to me.
* YES I have completed **Entrance Counseling** and a **Master Promissory Note** at StudentAid.gov.

Parent (Borrower's) Name _____ Parent (Borrower's) Phone Number _____

Relationship to Student: Biological/Adoptive Parent Stepparent listed on the FAFSA

NOTE: Grandparents, foster parents, legal guardians, widowed stepparents, aunts, uncles, and siblings are not eligible to apply for PLUS Loans.

Parent (Borrower's) Social Security # _____ DOB (MM/DD/YYYY) _____ Parent (Borrower's) Email Address _____

B: Student Information

My parent is not able to receive a PLUS Loan; therefore, I would like to request additional Unsubsidized Federal Direct Loan funds.

Loan Amount Requested
(See page 2 for amount)

\$ _____ .00
MUST enter a dollar amount

C: Parent and Student (Borrower's) Statement and Physical Signature

By providing my signature, I accept the loan resulting from this request.

Parent (Borrower's) Physical Signature (No Digital Signatures) _____ Date _____

Student's Physical Signature (No Digital Signatures) _____ Date _____

Deadline for processing, please complete ALL required steps and submit form to the fax/email/address above by:

July 27, 2022

After this date, you should be prepared to make payment arrangements with the Financial Services office.

Federal Direct Stafford Student Loan Borrowing Limits

Your school determines the loan types(s), if any, and the actual loan amount you are eligible to receive each *academic year*. However, there are limits on the amount of subsidized and unsubsidized loans that you may be eligible to receive each academic year (annual loan limits) and the total amount that you may borrow for undergraduate and graduate study (aggregate loan limits). The actual loan amount you are eligible to receive each academic year may be less than the annual loan limit. These limits vary depending on 1) year in school, 2) dependent or independent as reported on the FAFSA, and 3) other estimated sources of financial assistance.

*Dependent students, who parents are denied for a Federal Direct PLUS Loan, may receive additional Federal Direct Unsubsidized Loan funds.

The following charts shows the annual and aggregate limits for subsidized and unsubsidized loans.

Year in School	Dependent Students (parent's signature was required on your FAFSA)	Independent Students (parent's signature was not required on your FAFSA) *Dependent undergraduates whose parents are denied a PLUS Loan
Freshman (0-29 earned credits) Undergraduate Annual Loan Limit	\$5,500—No more than \$3,500 of this amount may be in subsidized loans	\$9,500—No more than \$3,500 of this amount may be in subsidized loans *\$5,500 + \$4,000 = \$9,500
Sophomore (30-59 earned credits) Undergraduate Annual Loan Limit	\$6,500—No more than \$4,500 of this amount may be in subsidized loans	\$10,500—No more than \$4,500 of this amount may be in subsidized loans *\$6,500 + \$4,000 = \$10,500
Junior & Senior (60+ earned credits) Undergraduate Annual Loan Limit	\$7,500—No more than \$5,500 of this amount may be in subsidized loans	\$12,500—No more than \$5,500 of this amount may be in subsidized loans *\$7,500 + \$5,000 = \$12,500
Subsidized and Unsubsidized Aggregate Loan Limit	\$31,000—No more than \$23,000 of this amount may be in subsidized loans	\$57,500 for undergraduates—No more than \$23,000 of this amount may be in subsidized loans.

Review your federal student loan history at [StudentAid.gov](https://studentaid.gov). Log In with your FSA ID.