



INDIANA UNIVERSITY SOUTHEAST

OFFICE OF FINANCIAL AID

Federal Unsubsidized Student Loan Request With No Parental Data

General Information:

Financial aid regulations state that dependent students are required by law to provide parental information and signatures to be considered for need-based financial aid. If your parent(s) have ended your financial support and refuse to provide information to complete your Free Application for Federal Student Aid (FAFSA) you may request to be awarded federal unsubsidized student loans and waive your rights to need-based funds. Please note that it is recommended that you review the unusual circumstance/dependency appeal information at <https://ius.edu/student-central/policies/appeals.html> to determine if you are eligible to file that appeal as it is more beneficial to a student than requesting unsubsidized student loans only. If you would like to submit parental information on the FAFSA please do so at <https://studentaid.gov>.

Documents required:

1. Current year FAFSA received by IU Southeast.
2. Completed Federal Unsubsidized Student Loan Request With No Parental Data form.
3. If parent(s) refuse to complete the Federal Unsubsidized Student Loan Request With No Parental Data form, documentation will be accepted from a 3rd party (teacher, counselor, cleric, or court).

Who is required to sign the Federal Unsubsidized Loan Request With No Parental Data form:

1. The parent(s) that would have been on the student's FAFSA
 - a) Your biological mother and/or father.
 - b) Your legally adoptive mother and/or father.
 - c) Your step-parent if your biological or adoptive parent has remarried.
2. If your parents are legally married and living together, both signatures are required.
3. If your parent has never been married and you do not know or have contact with the other parent, only one signature is needed.
4. If parents are divorced or legally separated, you will determine the appropriate parent to complete the form by the ranked criteria below:
 - a) Parent you have lived with more over the past 12 months.
 - b) Parent who provided more financial support over the past 12 months.
 - c) Parent who provided more financial support during the most recent year you received financial support.

Note: grandparents, foster parents and legal guardians are not considered parents for the purposes of the FAFSA.

Pros and Cons to submitting FAFSA without Parent Income Information:

- Pro:** A federal unsubsidized loan is far superior to alternative/private loans and credit cards.
- Pro:** Some federal aid is better than no federal aid.
- Pro:** Federal student loans do not involve checking a student's credit rating.
- Con:** Only an unsubsidized loan can be awarded (the least desirable federal student loan). You will be ineligible for Pell Grant, Supplemental Educational Opportunity Grant (SEOG), need-based scholarships, work-study award, federal subsidized loans, and Parent PLUS loans.
- Con:** The amount of unsubsidized loan is limited to the annual grade level limit for dependent students (Freshman = \$5,500; Sophomore = \$6,500; Junior/Senior /Post –Bacc = \$7,500).
- Con:** Student may not receive any financial support from a FAFSA parent, including living at home with a FAFSA parent, using a vehicle owned by a FAFSA parent, a FAFSA parent co-signing any loan or providing health or car insurance.
- Con:** Additional steps required: FAFSA parent(s) and student need to complete a Federal Direct Unsubsidized Student Loan Request With No Parental Data form that must be approved by the Financial Aid & Scholarship Office.



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2023-2024 Academic Year

Student Name: _____ University ID: _____

Address: _____

Student IU Email: _____ Student Phone: _____

Parents must initial each statement below indicating understanding of the impact of this request:

_____ I do not provide any financial support to my student including cash and non-cash support such as housing, use of a vehicle, health or car insurance coverage, or co-signing any type of loan for the student.

_____ It is in the student’s best interest to submit a FAFSA with parents’ income information.

_____ Providing income and household information on the FAFSA does not require parents to provide financial support.

_____ My student will only be eligible for federal unsubsidized loans if this request is approved, and the amount is limited to the annual grade level limit for dependent students.

_____ Interest will begin accruing on the loan when it is disbursed even when the student is enrolled in school.

_____ If this request is approved, my student will not be eligible for aid including but not limited to:

- Pell Grants
- Federal Work Study
- Financial need-based scholarships
- Federal Direct Subsidized Student Loans
- Federal Direct Parent PLUS Loans
- Indiana State Scholarships/Grants

By signing below, I certify that I refuse to provide income and household information on the Free Application for Federal Student Aid (FAFSA), that my financial support of my student has ended, and I will not provide any financial support in the future. I understand that this request affects aid only at IU Southeast for the current academic year.

Date financial support stopped: _____

Printed Name of Parent

Printed Name of Parent

Signature of Parent

Date

Signature of Parent

Date

Parent Phone:

Parent Phone:

By signing below, I certify that all information provided above is correct and true. I understand that the decision made based on this request only affects my application for aid at IU Southeast for the current academic year.

Student Signature

Date

Upload form via our website at <https://ius.edu/student-central/>