

# Indiana University Southeast Office of Financial Aid

## Federal Unsubsidized Student Loan Request With No Parental Data Instructions

### 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 parents 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 information by going to the Student Central [How to appeal a decision that affects your financial aid webpage](#) 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 an unusual circumstance appeal would be more appropriate for your situation, then visit the [Unusual Circumstance/Dependency Status Appeal form](#). If you would like to submit parental information on the FAFSA, please correct your FAFSA by going to the [Federal Student Aid web page](#).

### Documents required:

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

### Individuals required to sign the Federal Unsubsidized Loan Request With No Parental Data form:

1. The parents 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 stepparent, 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 your 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.

### Advantages to submitting FAFSA without Parent Income Information:

1. A federal unsubsidized loan is far superior to alternative or private loans and credit cards.
2. Some federal aid is better than no federal aid.
3. Federal student loans do not involve checking a student's credit rating.

### Disadvantages to submitting FAFSA without Parent Income Information:

1. Only an unsubsidized loan can be awarded (the least desirable federal student loan). Students will be ineligible for the Pell Grant, Supplemental Educational Opportunity Grant (SEOG), need-based scholarships, federal work-study award, federal subsidized loans, and Parent PLUS loans.
2. The amount of unsubsidized loan is limited to the annual grade level limit for dependent students. The unsubsidized loan limit is \$5500 for first-year students, \$6500 for second-year students, and \$7500 for third-year, fourth-year, and post-Baccalaureate students.
3. A 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.
4. Additional steps required: FAFSA parents 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.

# Indiana University Southeast Office of Financial Aid

## Federal Unsubsidized Student Loan Request With No Parental Data Request Form 2023-2024 Academic Year

Student Name: \_\_\_\_\_ University ID: \_\_\_\_\_

Address: \_\_\_\_\_

Student IU Email: \_\_\_\_\_ Student Phone: \_\_\_\_\_

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

\_\_\_\_\_ I do not provide any financial support to my student. This includes cash and non-cash support, such as housing, vehicle usage, 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 they will be eligible for 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 any 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 and 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 that 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 [Student Center website](#)