

2025/2026  
Federal PLUS  
(Parent) Loan  
Override Request

Student's Full Name (please print) \_\_\_\_\_ 700 \_\_\_\_\_  
UCM ID#

I (the parent of the above student) am submitting this request to UCM Student Financial Services to explain that I am **unable to borrow** Federal PLUS (parent) Loan assistance to help my child with his/her educational and living expenses. The reason(s) for my request (please check one):

- I am on a fixed income (i.e. public assistance, disability benefits, social security benefits, etc.) **The documents listed below will be needed in addition to this form:**
  - Attach supporting documentation that outlines the benefits amount, such as a letter or statement from the State or Department, a letter or statement from Social Security Administration, etc.
  - Unemployment benefits alone do not constitute what is considered "fixed income."
- I have filed bankruptcy within the last 5 years and as a condition of my bankruptcy filing I am not allowed to incur any additional debt. **The documents listed below will be needed in addition to this form:**
  - A copy of the filed bankruptcy paperwork (with parent name and stamp of the court to indicate the paperwork has recently been filed) or letter from bankruptcy court or court trustee stating as a **condition of the bankruptcy filing, the parent may not incur any additional debt.**
- I am currently in default on one or more of federal student or parent loans. **The documents listed below will be needed in addition to this form:**
  - Current documentation from the loan servicer or federal database showing the parent's Federal Stafford, Perkins or PLUS loan(s) are in default.
- I am willing to borrow but am unable to manage the additional debt. **The documents listed below will be needed in addition to this form:**
  - Parents **must apply** for the PLUS loan at <https://studentaid.gov> and have been approved.
  - Proof of change in circumstance (Ex: proof of job loss, divorce decree, death certificate, etc.).
  - Explanation of circumstances.
  - Monthly budget worksheet showing monthly income and monthly expenses.
  - Any other relevant information to document the family's financial situation.

If this request is approved, the student will be awarded an Additional Unsubsidized Loan up to the maximum allowable annual amount for this year. Maximum eligibility with an override is \$4,000 for Freshman/Sophomore and \$5,000 for Junior/Senior level.

**\* Incomplete PLUS Override Requests may result in the override being denied. Please ensure that this form is completed in its entirety and that all supporting documentation is included.**

**\*\* To ensure proper routing, please include the student name and student ID on all documentation.**

Details about the Federal Stafford (Student) Loan program may be reviewed at <https://www.ucmo.edu/future-students/financing-your-education/loans/federal-loans/>

I hereby certify that all the information on this form is true, complete, and accurate to the best of my knowledge. I understand that any false statements or misrepresentations will be cause for denial, reduction, withdrawal, and/or repayment of financial aid, and may subject the filers to a fine or imprisonment or both, under the provisions of the United States Criminal Code.

Parent's Name (please print) \_\_\_\_\_

Parent's Signature \_\_\_\_\_

Date \_\_\_\_\_

Student's Signature \_\_\_\_\_

Date \_\_\_\_\_