

Parent PLUS Exceptional Circumstance 2023-2024

Federal regulations allow the Office of Student Financial Aid the ability to increase Direct Unsubsidized loan amounts (up to \$4000 per academic year) if it is determined that an exceptional circumstance exists that will prevent a parent from borrowing a Direct PLUS Loan.

To request this exception, you and your parent must complete this Parent PLUS Exceptional Circumstance (PPEC) form in its entirety and provide copies of all required documentation associated with the exception claimed.

Your PPEC and submitted documentation will be reviewed to determine if you and your parent qualify for this exception.

- The results of your request will be provided via a Panther Answer ticket.
- Requests that are approved will have up to an additional \$4000 Direct Unsubsidized loan awarded to the student's account (paws.gsu.edu).

A determination that a parent is ineligible for a Direct PLUS Loan in one academic year based on adverse credit or other exceptional circumstances does not automatically support the additional unsubsidized loan eligibility in subsequent years. You and your parent must submit a new PPEC if the exceptional circumstance exists in a subsequent academic year.

Note: During the process of evaluation, if it is determined that a discrepancy exists on your 2023-2024 FAFSA, federal regulations require the Office of Student Financial Aid to resolve any conflicting information. Additional documentation may be required, and this may cause a possible adjustment to any existing financial aid awarded.

	Description
1.	<p>Submittal Deadline: The <i>Parent PLUS Exceptional Circumstance</i> form and all supporting documentation must be submitted by March 1, 2024.</p> <p>Documents may be submitted via one of the methods below: Mail: Office of Student Financial Aid, P.O. Box 4040, Atlanta, GA 30302-4040 Fax: 404-413-2101 On Campus: Atlanta, Alpharetta, Clarkston, Decatur, Dunwoody, and Newton Panther Answer: Login to PAWS and click on Panther Answer to create a ticket to upload your documents</p> <p>Keep copies of all documents submitted. Our office is unable to return or provide copies at a later date. Include the student's Panther ID on all documents submitted.</p>
2.	<p>Allow a processing period of 10-15 business days for the required documents to be reviewed by GSU's Financial Aid Processing Center; <i>the processing period may be longer during peak periods.</i></p> <p>The Financial Aid Processing Center will review the documents you submitted. During this review additional information or documentation may be requested for clarity. If additional information is requested, this may delay the processing of your file. Please check the status of your file at paws.gsu.edu.</p>

KEEP THIS GUIDE FOR YOUR RECORDS

Panther ID Number

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P.O. Box 4040 • Atlanta • GA 30302-4040
 • Phone: 404-413-2600
 • Fax: 404-413-2102 <http://sfs.gsu.edu>

Student Information									
Student's Last Name	First	MI	Date of Birth						
			-		-				

Parent Information

Name (last, first)	Date of Birth	Last 4 of SSN

Instructions

1. In the chart below, check the exceptional circumstance that applies to your situation.
2. Submit the corresponding documentation that is listed for the circumstance that is checked.
3. Sign the certification statement below in the presence of a notary.

Exceptional Circumstance

Circumstance	Documentation
<input type="checkbox"/> Parent has filed bankruptcy	Letter from bankruptcy court stating that as a condition of the bankruptcy filing, the parent may not incur any additional debt.
<input type="checkbox"/> Parent's income is limited to public assistance or disability benefits	<ul style="list-style-type: none"> 2022 IRS Wage and Income transcript Documentation of current public assistance or benefits Documentation of current disability benefits
<input type="checkbox"/> Parent's existing debt burden or income-to-debt ratio makes the parent unlikely to be able to repay the Direct Parent PLUS loan	<ul style="list-style-type: none"> Documentation of all debt; copy of current bills. Documentation of all current income; W2s, pay stubs, 1099, etc.
<input type="checkbox"/> Parent is not a U.S. citizen or permanent resident or not able to provide evidence from the U.S. Citizenship and Immigration Service that he or she is in the United State for other than a temporary purpose with the intention of becoming a citizen or permanent resident	<ul style="list-style-type: none"> Current citizenship documentation
<input type="checkbox"/> Parent is in the process of purchasing a home and is unable to attain any new debt as it will adversely impact the purchase	<ul style="list-style-type: none"> Documentation of pending home purchase

I, the parent, certify that I would not be able to repay the Direct Parent PLUS loan if I were approved for the Direct Parent PLUS loan. I, the parent, and student, certify the information provided is true and accurate with my signature and notarization by notary public. Additionally, I understand that I, the student, am responsible for returning all student financial aid monies received due to inaccurate, false, or misleading information provided on this form.

Parent Signature **Date**

Student Signature **Date**