



Financial Aid Office | 25 University Avenue | Kershner Student Service Center  
West Chester, PA 19383 | 610-436-2627 | Fax: 610-436-2574 | finaid@wcupa.edu

2019-2020  
Professional Judgement Hardship Appeal of Parent PLUS Approval

Student's Name: \_\_\_\_\_ WCU ID #: \_\_\_\_\_

Parent PLUS Borrowers Name: \_\_\_\_\_

Parent's Social Security Number: \_\_\_\_\_

The Direct Loan Program regulations at [34 CFR 685.203\(c\)\(1\)\(iii\)](#) authorize a school to award additional Direct Unsubsidized Loan funds to a dependent student if the financial aid administrator determines that the student's parent is unable to borrow a Direct PLUS Loan due to exceptional circumstances.

Please **check** only the circumstances that apply to the parent borrower and **attach** documentation that corroborates the circumstances checked below.

1. ☐ The parent has filed for *bankruptcy* and has provided **documentation** from the bankruptcy court stating that as a condition of the bankruptcy filing, the parent may not incur any additional debt.
2. ☐ The student's parent receives *only* public assistance or disability benefits, and the school has documented that the parent would not be able to repay the PLUS Loan.
3. ☐ The parent is *not* a U.S. citizen or *is unable to provide evidence* that he or she is in the United States for other than a temporary purpose with the intention of becoming a citizen or permanent resident.
4. ☐ The parent's whereabouts are unknown.
5. ☐ The parent is incarcerated.
6. ☐ The school has examined the family financial information and **documented** the parent's likely inability to repay the PLUS Loan due to an existing debt burden or the parent's expected income-to-debt ratio.
7. ☐ The Parent has, since being approved for the PLUS loan, been turned down for adverse credit in regard to other applications for credit such as for an auto loan, mortgage, major credit card, etc.
8. ☐ The parent's prior PLUS loans are now in DEFAULT

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By signing this certification, I certify that all the information reported is complete and correct, and that I understand, agree and intend to comply with the above statements!

X \_\_\_\_\_ Today's Date \_\_\_\_\_  
Parent Borrowers Signature

X \_\_\_\_\_ Today's Date \_\_\_\_\_  
Student Signature

**\*\*Failure to submit all documents requested will result in the delay or cancellation of any potential financial aid.\*\***  
**Warning: If you purposely give false or misleading information, you may be fined, sentenced to jail, or both.**