

Name: _____

ID: _____

2019-20 SUSA Appeal.online (716)

Western Illinois University

Financial Aid Office
Sherman Hall 127
1 University Circle
Macomb, IL 61455-1390
Phone: 309/298-2446
FAX: 309/298-2353

Appeal for Additional Unsubsidized Loan Due to Economic Hardship

Students with an Estimated Family Contribution of 2,000 or less can be considered for additional unsubsidized loan funds without applying for a Parent PLUS Loan. A student with less than 60 credit hours can receive up to \$2,000 a semester (\$4,000/year). A student with 60 credit hours or more can receive up to \$2,500 a semester (\$5,000/year).

For students with an Estimated Family Contribution greater than 2,000, your **PARENT(S)** must demonstrate that they are unable to repay a PLUS loan.

To be considered for these funds please have your PARENT submit ALL of the following:

- 1) Appeal form (page 2)**
- 2) A personal statement**
- 3) Supporting documentation (see below)**

The personal statement and supporting documentation should describe your parent(s)' financial situation as it relates to **one or more** of the terms below.

- **parent income-to-debt ratio** (provide copies of your monthly recurring debt, i.e., monthly mortgage statement, monthly credit card statement, and other monthly loan statements, etc. showing minimum payment due each month). Monthly bills such as electricity, gas, water, cable, phone, etc. are not debt and will not be included in the debt-to-income ratio.
- **unable to incur additional debt due to bankruptcy filing** (provide a letter from the bankruptcy court stating that as a condition of the bankruptcy filing, the parent may not incur any additional debt).
- **parent income is limited to public assistance or disability benefits** (provide documentation from DHS or Social Security).
- **other extenuating circumstances** (provide documentation that supports your extenuating circumstances). If you received a lump sum payment (i.e. retirement, disability, bonus, etc.) that you are looking to exclude please submit a personal statement along with supporting documentation of the utilization of funds for a special circumstance appeal.

Please allow approximately 10 business days for a response on your appeal. If approved, you will receive a revised award letter showing your additional loan eligibility. If denied, you will receive an email to your WIU email address.

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Appeal Form for Additional Unsubsidized Loan Due to Economic Hardship

Please review the **attached personal statement** and **supporting documentation** for consideration of additional unsubsidized federal student loan funds.

Please check all terms that apply and provide applicable supporting documentation:

- parent income-to-debt ratio**
 - mortgage/lease
 - credit card statement(s)
 - auto loan(s)
 - medical/dental
 - student/parent PLUS loan statement(s)

- unable to incur additional debt due to bankruptcy filing**
 - bankruptcy filing (discharge)

- parent income is limited to public assistance or disability benefits**
 - public assistance statement (SNAP, TANF, WIC, etc.)
 - statement of disability benefits

- other extenuating circumstances**
 - loss of employment (letter from employer)
 - natural disaster

Parent Name: _____

Parent Address: _____

Parent Phone: _____

Parent Email: _____

Student signature

Date

Parent signature

Date