



Humphreys
University
EST. 1896

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STOCKTON CAMPUS
6650 Inglewood Avenue
Stockton, California 95207
209.478.0800

MODESTO CAMPUS
3600 Sisk Road #5A
Modesto, California 95356
209.543.9411

2017 – 2018 PARENT REFUSAL TO COMPLETE FAFSA

Under section 472 (a)(4) of the Higher Education Opportunity Act, a dependent student whose parent(s) has ended financial support and refuses to provide financial information and signature(s) on the FAFSA may be eligible to receive Unsubsidized Stafford Loans to assist in funding his/her education. The Humphreys University Financial Aid Department will make this determination based on the documentation submitted and will be reviewed on a case-by-case basis. The decision of the Financial Aid Department is final, and may not be appealed to the U.S Department of Education.

Most unmarried students under the age of 24 are considered dependent for federal financial aid purposes and must provide parental information. In cases where the parents provide absolutely no financial support for the student **and** refuse to provide information on the student's FAFSA, the student may submit this request to be offered Unsubsidized Stafford Loans.

Student: If you meet the conditions shown in the Parent Section but your parent refuses to sign this form, you may submit a letter from a third party (e.g., teacher, counselor, clergy, and court) who is familiar with your situation and can describe your relationship with your parents. The letter must be on an appropriate letterhead.

A. Student Affirmation

			XXX - XX- 	HU
_____ Last Name	_____ First Name	_____ M.I.	_____ Social Security Number	_____ SID#

1) Parent's marital status reported on the FAFSA:

☐ Married/Remarried ☐ Never Married ☐ Divorced or Separated ☐ Widowed ☐ Unmarried, both parents living together

2) Attach a detailed personal written letter (must be typed) explaining the circumstances surrounding the issue why your parent(s) ended his/her financial information and refuses to sign the FAFSA. See details on the back of this form for writing your letter.

Initials _____

_____ I certify that all information reported on this form to qualify for Federal Student Aid funds is true.

_____ I understand that I am eligible to only request a Federal Direct Unsubsidized Loan, and subject to the annual and aggregate limits for a dependent student.

_____ I understand that I am not eligible for any other federal or state financial aid funds, including the Federal Direct Plus Loan.

_____ I understand that the determination made on this information does not warrant my independency for purposes of receiving Federal Student Aid funds.

Student signature: _____ Date: ____/____/____

B. Parent Affirmation

Who is required to sign this form?

- If parents are **married/remarried** or **unmarried and both parents living together** both signatures are required.
- If parents are **never married, divorced, separated, widowed** the custodial parent who the student lived with and received financial support is required to complete this form.

1) Attach a detailed personal written letter (must be typed) explaining the circumstances surrounding the issue why you will not provide your financial information and refuses to sign the FAFSA. **See details on the back of this form for writing your letter.**

2) I/We attest the following statements are true:

Father	Mother (initials)	
_____	_____	I/we have stopped providing financial support to the student (including payment of educational costs, as well as, all other cash and non-cash support to the student such as room and/or board) as of the following date ____/____/____ (mm/dd/yyyy) and
_____	_____	I/we will not provide any financial support to the student in the future, and
_____	_____	I/we refuse to complete the parental section of the Free Application for Federal Student Aid (FAFSA).

Father/Stepfather signature: _____ Date: ____/____/____

Mother/Stepmother signature: _____ Date: ____/____/____

Student letter must include the following detailed information:

- ✓ Why you believe both of your parents have permanently ended all their financial support for you.
- ✓ Why you believe both of your parents are refusing to provide their financial information and signatures on the FAFSA application. Describe the conversations you have had with them and the outcome of those conversations.
- ✓ Your living arrangements over the past two years. Include the names with whom you resided with and dates.
- ✓ For the past two years, explained how you have paid for rent, food, transportation, utilities, etc. Be specific.

Parent letter must include the following detailed information:

- ✓ Why parent(s) has permanently ended all financial support of the student. Provide the date in which this occurred and why. (Note that financial support includes educational expenses, cash and non-cash support such as, expenses at any amount including food, clothing, rent, books/supplies, vision/medical/dental insurances, car insurances, and etc.)
- ✓ Why parent(s) are refusing to complete the parent section of the FAFSA application.
- ✓ Why parent(s) feel it is the responsibility of the federal government to provide financial support to you when they are refusing parental responsibility.
- ✓ Parent(s) names, addresses, date(s) and signature(s).

Annual Loan Limits	
Academic Grade Level	Unsubsidized Loan Limit
Freshman (0-44 earned units)	5,500
Sophomore (45-89 earned units)	6,500
Junior and Senior (90 earned units or more)	7,500

Description of Federal Direct Unsubsidized Loan Program:

The amount of unsubsidized loan is determined by subtracting the total amount of any other financial aid (such as a scholarship) from a standardized cost of education.

Unsubsidized loans accrue interest while in school from the time the unsubsidized loan is disbursed until it's paid in full. You can pay the interest or allow it to accrue (accumulate) and be capitalized (that is, added to the principal amount of the loan). Capitalizing the interest will increase the amount owed. In addition to charging interest on the loan, the U.S. Department of Education, as the lender, takes a loan origination fee of 1.068% percent of the loan, deducted proportionately from each loan disbursement.

A six-month "grace period" begins on the day after you graduate, leave school, or drop below half-time enrollment. During this period, expect to receive repayment information and notification of your first payment due date from the Direct Loan Program. You are responsible for beginning repayment on time, even if you do not receive this information. During the grace period on an unsubsidized loan, you do not have to pay any principal, but interest will continue to accrue. You can either pay the interest or it will be capitalized (added to your principal loan balance, thus increasing the amount you will repay).

For more information on Federal Direct Student Loans, including the current interest rate and origination fee, repayment plans, cancellations, and deferments, go to www.studentloans.ed.gov.