



Student Financial Services  
 One University Boulevard  
 327 Millennium Student Center  
 St. Louis, MO 63121-4499  
 T: 314-516-5526  
 E-Mail: [financialaid@umsl.edu](mailto:financialaid@umsl.edu)  
 Follow us on Twitter @UMSL\_SFA

## 2025-2026 Unsubsidized Loan only (F26PRF)

Student Name \_\_\_\_\_ Student ID# \_\_\_\_\_

This form allows our office to evaluate students who are “Dependent” by federal aid guidelines, but their parent refuses to provide their income and tax information as required on the FAFSA. Without parental information, the student could possibly lose eligibility for needed federal aid. Legislation provides the opportunity for these students to have access to a defined level of federal aid, which is limited to an Unsubsidized Federal Direct Stafford Loan.

On the **Free Application for Federal Student Aid (FAFSA)**, you selected to apply for a Direct Unsubsidized Loan Only. With this selection, you are indicating that your parent(s)/legal guardians are unwilling to provide their information, but you do not have an unusual circumstance, such as those listed on the FAFSA in question 7, that prevents you from contacting your parents/legal guardian or obtaining their information. If you are in contact with your parent(s)/legal guardian, but they are in-fact **REFUSING** to sign the FAFSA and give their tax data, we can assign Unsubsidized loans only. However, we highly recommend that you look at the Unusual Circumstance form located [here](#) to determine if you meet any of the criteria. Or provide your parents information to receive the maximum amount of federal and state aid.

**Unsubsidized Federal Stafford Loans Vs. Subsidized Federal Stafford Loans:** Unsubsidized loans have a fixed interest rate that begins accruing from the date the loan is first disbursed. Subsidized loans have a lower fixed rate, and the federal government pays the interest while the student is in school at least halftime, which is defined as 6 credit hours per term. Repayment on both Stafford Loans begins six months after the student graduates or ceases to be enrolled at least halftime.

**As noted in your FAFSA, you may be required to provide evidence of your situation.**

Please have your parent sign that either condition is true:

As the parent of the above-named student, I refuse to sign or complete the Free Application for Federal Student Aid (FAFSA) with the required parental information OR I do not and will not provide any financial support to the student, which concluded as of \_\_\_\_\_ (please include date mm/dd/yyyy). By signing this form, I agree that my student will NOT receive the maximum amount of aid to help cover tuition and other educational expenses.

\_\_\_\_\_  
 Parent Printed Name

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 Parent Handwritten Ink Signature

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 Student Handwritten Ink Signature

\_\_\_\_\_  
 Date