Review and complete both sides of this form. The parent completes the front and the student completes the back.

Federal regulations give schools the authority to allow a student to borrow an Unsubsidized (student) Loan when the student’s parents have ended all financial support and have refused to complete and sign a Free Application for Federal Student Aid (FAFSA). Students who request consideration for the Unsubsidized Loan should read the information on this form and have one parent complete and sign.

Note that this form does not allow a student to apply for financial aid as an independent financial aid applicant. Students must understand that they are requesting only an Unsubsidized Loan subject to the limits for dependent students. No other federal, state, or university need-based aid will be available. Although the Student Financial Aid Office may waive the requirement for parent income and asset information on the FAFSA, the student must complete and submit a FAFSA that includes all of the required student information and certifications.

If the student meets the conditions shown in the Parent Section below but your parent will not sign this form, you may submit a letter from a third party (e.g., teacher, counselor, clergy, or court) who is familiar with your situation and can describe your relationship with your parents. The letter must be submitted on appropriate letterhead.

Parent’s Certification/Signature:

I attest to the following:

1. I stopped providing financial support to the student (including but not limited to payment of educational costs, as well as all other cash and non-cash support to the student for room and/or board, transportation, insurance, etc.) as of the following date:

   __________________________ (mm/dd/yyyy), and

2. I will not provide financial support to the student in the future, and

3. I refuse to complete the parental section of a Free Application for Federal Student Aid (FAFSA).

Parent’s Name (printed)

Parent’s Address (street) (city) (state) (zip)

I certify that the information reported for the above student to qualify for federal student aid is correct and true.

Parent’s Signature (handwritten, not typed) Date
Federal Direct Unsubsidized Loan Information:

To be eligible for a Direct Unsubsidized Loan, you must be enrolled at least half time (6 or more credits) each semester. Additionally, you must be admitted as a degree-seeking student and meeting Satisfactory Academic Progress (SAP) standards. See [www.uwc.edu](http://www.uwc.edu) > Money Matters > Financial Aid for information on SAP.

Unsubsidized Loans accrue interest from the time the loan is disbursed until it is paid in full. The current interest rate is fixed at 4.66 percent. You may 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. Furthermore, the lender/guarantor will charge a 1.073% fee that is deducted from the total loan at the time of disbursement.

After you graduate, leave school, or drop below half-time enrollment, you will have a six-month "grace period" before you begin repayment. During this period, you'll receive repayment information from your lender, and you'll be notified of your first payment due date. You are responsible for beginning repayment on time, even if you do not receive this information. Payments usually are due monthly. During the grace period on an Unsubsidized Loan you do not have to pay any principal, but interest will continue to accrue.

### ANNUAL LOAN LIMITS PER ACADEMIC LEVEL

<table>
<thead>
<tr>
<th>ACADEMIC LEVEL OF DEPENDENT STUDENT</th>
<th>UNSUBSIDIZED LOAN LIMIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>AAS Degree Freshman (0-29 earned credits)</td>
<td>$5,500</td>
</tr>
<tr>
<td>AAS Degree Sophomore (=&gt;30 earned credits)</td>
<td>$6,500</td>
</tr>
<tr>
<td>BAAS Degree student</td>
<td>$7,500</td>
</tr>
</tbody>
</table>

**Student’s Certification/Signature:**

Indicate the amount of Direct Unsubsidized Loan you are requesting (use the information above to assist you):

$________________________

Above aid is requested for what award period:

- □ AY 2015-2016 (Fall 2015/Spring 2016)
- □ Fall 2015 only
- □ Spring 2016 only
- □ Summer 2016

- I certify that all information reported to qualify for federal student aid is correct.
- I understand that I am requesting a Federal Unsubsidized Loan and that this loan needs to be repaid.
- I also understand that my responsibility for the loan lasts until the loan is paid in full.
- I am aware that I am required to report Other/Outside/Private sources of assistance via PRISM Self Service as part of my UWC Financial Aid Award Offer and failure to do so may result in a revision to my loan eligibility and thus my owing a balance on my UWC student account if aid already has disbursed.

Student’s Signature (handwritten, not typed) __________ Date __________

Submit form to: UW Colleges
Student Financial Aid Office
780 Regent St., Suite 130
Madison, WI 53715-2635

Questions? Contact the Student Financial Aid Office at 608.262.5928.