Federal Regulation under the Higher Education Opportunity Act, Section 472 (HEA section 479 (a)) gives a dependent student the opportunity to take out an Unsubsidized Direct Loan when the student's parents have ended financial support and refuse to file the Free Application for Federal Student Aid (FAFSA). Students who request consideration for the loan should read the information on the second page of this form and have one parent complete and sign this form.

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 Office of Financial Aid 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's parents meet the conditions in the Parent Section below but neither parent will sign this form, the student can meet with a financial aid counselor to discuss filing a dependency override form instead.

Parent Section

I attest and provide initials to the following:

1. I have stopped providing financial support to the student (including payment of educational costs, as well as other cash and non-cash support to the student such as room and/or board) as of the following date: ____________ (mm/dd/yyyy). Initial _____

   — AND —

2. I will not provide financial support to the student in the future. Initial _____

   — AND —

3. I refuse to complete the Parent Information section of the FAFSA. Initial _____

Parent Last Name  Parent First Name  MI

________________________  __________________________  ______

Parent Street Address  City  State  Zip

________________________  __________________________  ______

Parent Signature  Date
Annual Loan Limits Per Academic Level

Academic Level of Dependent Student Unsubsidized Loan Limit
Freshman (0-45 earned units) $5,500
Sophomore (45-90 earned units) $6,500
Junior/Senior (90 or more earned units) $7,500

Federal Unsubsidized Loan Program

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

Unsubsidized loans accrue (accumulate) interest from the time the loan is disbursed until it is paid in full. The current interest rate can be found at studentaid.ed.gov. (Type interest rates in the search box.) You have the option to pay the interest or allow it to accrue. In addition to charging interest on the loan, the lender and guarantor may each deduct fees.

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. Payments are usually due monthly. During the grace period on an unsubsidized loan, you do not have to pay any principal, but interest will continue to accrue. After graduation, any unpaid interest will be capitalized (added to the principle of your loan).

Student may return this form by mail to Office of Financial Aid, 25800 Carlos Bee Blvd., Hayward, CA 94542, by FAX to 510-885-2161, or in person to the Student Admissions, Financial Aid, & Records Information (SAFARI) counter in the Enrollment Information Center (1st Floor SA) at the Hayward campus, or 1st Floor AS Bldg. at the Concord Campus.