

2025 - 2026 Federal Unsubsidized Loan Only Certification Form (UNSB)**INSTRUCTIONS:**

Dependent students may be eligible to receive a limited amount of Federal Direct Unsubsidized loan without providing parent information on the FAFSA in the following circumstances:

- **If your parents will not provide any financial support and refuse to provide their information on the FAFSA**
- **NOTE:** Providing parent financial information on the FAFSA is needed to calculate the student's eligibility for most types of Federal Student Financial Aid. It does not obligate the parent to assist with paying educational expenses in any other way."

However, if you have an unusual circumstance that prevents you from contacting or obtaining your parents' information, you are encouraged to discuss the circumstance with the Office of Student Financial Aid & Scholarships to determine if there are other options or if a dependency override may be possible.

Otherwise, students applying for unsubsidized loans **by completing a 2025-26 FAFSA without parental data** are only eligible to borrow the base loan limits below, and do not qualify for the additional unsubsidized which is available to independent students and dependent students whose parents are unable to borrow a Federal PLUS Loan. There is **no eligibility for Federal Pell grant or other need-based federal financial aid**. Half-time enrollment (at least 6 credits) is a requirement for a loan disbursement.

Academic Year Federal Unsubsidized Loan Limits for Dependent students without Parent FAFSA Data:

Grade Level 1 (Freshman)	\$5,500
Grade Level 2 (Sophomore)	\$6,500
Grade Level 3/4 (Junior/Senior)	\$7,500

A. STUDENT INFORMATION

Student Name: _____

U ID Number: _____

SSN (last four): XXX-XX-_____

Phone Number: _____

B. PARENT CERTIFICATION

I, the parent of the above-named student, am not providing financial support to the student and will not do so in the future. I have not financially supported the student since _____ (month/day/year). I refuse to provide any information on the 2025-26 Free Application for Federal Student Aid (FAFSA).

Parent Name (Printed) _____

Parent Signature (Typed Signatures Cannot be Accepted) _____

Date _____

If the parent refuses to sign the above statement, then you must get documentation from a Third-Party such as a teacher, counselor, cleric, or court.

Third-Party CERTIFICATION (If parent refuses to sign the above statement):

I certify that to the best of my knowledge the parent of the above-named student is not providing financial support to the student and will not do so in the future. The parent has not financially supported the student since _____ (month/day/year). The parent refuses to provide any information on the 2025-26 Free Application for Federal Student Aid (FAFSA).

Print Third-Party Name (Printed) _____

Relationship/Association to student _____

Third-Party Signature (Typed signatures cannot be accepted) _____

Date _____

C. STUDENT CERTIFICATION AND SIGNATURE

By signing this form, I hereby certify that all statements and information provided on this form are true, complete, and correct to the best of my knowledge and will provide proof if requested. I authorize University of Memphis officials to verify any information on this form by contacting any person/organization. I understand it is a crime and a violation of the University of Memphis Student Code of Conduct to purposefully give false or misleading information on this form, which may be subject to a fine, imprisonment, and University of Memphis sanctions.

Student Signature (Typed signatures cannot be accepted) _____

Date _____