

The U.S. Department of Education gives schools the authority to offer financial assistance when there is clear indication that a student's parents have ended **ALL** financial support and **REFUSED** to complete and sign a Free Application for Federal Student Aid (FAFSA). Students completing this form are **ONLY** eligible for Federal Direct Unsubsidized Loan at the dependent student loan limit. **NO** other federal, state, or college need-based aid will be available, including the Federal Direct Parent PLUS Loan.

Students Please Note: This Parent Refusal form waives the requirement for parent information on your current FAFSA application. This form does not constitute you as independent according to FAFSA standards.

Step One: Student Certification

Student ID #	Student's Last Name	Student's First Name	MI
Address	City	State	Zip

Check this box only if you accidentally indicated that your parent(s) wouldn't provide information on the FAFSA. You must correct your FAFSA at <https://studentaid.gov/h/apply-for-aid/fafsa> and change your response to the question, "Are the students' parents unwilling to provide their information..." from Yes to NO. Sign and date at the bottom of the form and submit to the Financial Aid Office.

Step Two: Parent Certification

All boxes must be checked by parent(s) before form is processed:

I certify that I am the parent of _____.

I stopped providing all financial support (which includes paying any bills, providing room, board or any other in-kind support) to my son or daughter as of month: _____ year: _____.

I certify that my son or daughter does not live with me.

I certify that my son or daughter is not included under my car or health insurance.

I refuse to complete the Free Application for Federal Student Aid (FAFSA) for 2026-2027 for my son or daughter.

I understand that my refusal means my son or daughter will only be eligible for an unsubsidized loan.

I will not provide financial support to my son or daughter in the future.

Please Note: if parent is married, both parents must sign, including stepparent.

Parent 1 Name (please print): _____

Parent 1 Signature: _____ Date: _____

Parent 2 Name (please print) _____

Parent 2 Signature: _____ Date: _____

If the student's parents refuse to complete and sign this form, the student may submit a letter from a third party who is familiar with the situation and can describe the student's relationship with the parent(s) (e.g., teacher, counselor, clergy, or court).

I certify that the information provided is true and complete to the best of my knowledge.

Student Signature

Date

Return this form to: Northcentral Technical College, Attention Financial Aid

Email: financialaid@ntc.edu

Mail: 1000 W Campus Drive, Wausau WI 54401

Fax: 715.301.2904 OR drop off at any NTC Campus Location

Description of the Federal Direct Unsubsidized Student Loan Program

Unsubsidized Direct Student loans accrue interest from the time the unsubsidized loans are disbursed until they are 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.

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 will receive repayment information, and you will 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 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. You can either pay the interest or it will be capitalized (added to your principal loan balance, thus increasing the amount you will repay).

In addition to charging interest on the loan, the U.S. Department of Education, as the lender, takes a loan **Origination Fee** of 1 to 2 percent of the loan, deducted proportionately from each loan disbursement.

For more information on Federal Direct **Unsubsidized** Loans, including current interest and Origination Fee rates, repayment plans, cancellations, and deferments, see

<https://studentaid.gov/understandaid/types/loans>

ANNUAL DIRECT STUDENT LOAN LIMITS FOR DEPENDENT STUDENTS	
Student Academic Level	Unsubsidized Loan Limit
1 st Year	\$5,500*
2 nd Year	\$6,500*

*Annual Direct Unsubsidized Loans and other aid cannot exceed the student’s Cost of Attendance Budget.