

## **IF YOU'RE DENIED**

Your student may be able to borrow additional funds under their own name. Please contact UNC Financial Aid before arriving on campus for more information. You may also choose to contact Applicant Services to appeal the denial and may decide to seek an endorser (cosigner) to pursue a PLUS Loan approval. To do so:

The endorser will need to create an FSA ID and password and then log in to **studentaid.gov**.

The endorser will select the "Complete an Endorser Addendum" option and complete the steps using the endorser code provided to the parent borrower.

Then the parent borrower should go to **studentaid.gov** and sign a new promissory note after the loan is endorsed. A new promissory note must be done after an endorsement is completed for any PLUS Loan.

The parent borrower also will need to complete credit counseling after the loan is endorsed.

Learn more about financial aid and budgeting at [unc.link/know-before-you-owe](https://unc.link/know-before-you-owe)