

## 2024-2025 Federal Direct Stafford Loan Request Instructions

If you would like to borrow a Federal Direct Stafford loan, please complete the following steps:

1. ***Complete this Federal Direct Stafford Loan Request Form***

2. ***Complete your electronic Federal Direct Stafford Loan Master Promissory Note online***

First-time borrowers must complete an electronic Federal Direct Stafford Loan Master Promissory Note (eMPN) online at [studentaid.gov/mpn/](https://studentaid.gov/mpn/). Returning students who borrowed within the last 12 months are not required to complete this step.

3. ***Complete your Entrance Counseling online***

First-time borrowers must complete entrance counseling at [studentaid.gov/entrance-counseling](https://studentaid.gov/entrance-counseling). Returning, previous borrowers are not required to complete this step.

4. ***New: Complete your Annual Student Loan Acknowledgment***

New and returning borrowers may complete the annual student loan acknowledgment at [studentaid.gov/asla/](https://studentaid.gov/asla/). If this is your first time accepting a federal student loan, you are acknowledging that you understand your responsibility to repay your loan. If you have existing federal student loans, you are acknowledging that you understand how much you owe and how much more you can borrow.

5. ***Ensure you are enrolled in at least 200 units of undergraduate coursework***

If you are enrolled in a 4+1 program or taking graduate level coursework during your undergraduate program, at least 200 units of coursework must go towards your undergraduate degree in each term you will be receiving a loan disbursement.

### Federal Direct Stafford Loans

#### *Federal Direct Subsidized Stafford Loan*

The Federal Direct Subsidized Stafford Loan is a need-based loan. Student eligibility is determined by the [Free Application for Federal Student Aid \(FAFSA\)](#). Loan interest does not accrue while students are enrolled at least half time. After leaving school there is a six-month grace period before loan repayment begins.

#### *Federal Direct Unsubsidized Stafford Loan*

The Federal Direct Unsubsidized Stafford Loan is not based on need. Student eligibility is determined by the [Free Application for Federal Student Aid \(FAFSA\)](#). Loan interest accrues while the student is enrolled. After leaving school there is a six-month grace period before loan repayment begins.

Complete information on the Direct Loan program can be found at [studentaid.gov/loans](https://studentaid.gov/loans).

## 2024-2025 Federal Direct Stafford Loan Request Form

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Last Name	First Name	Middle Initial
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Student ID Number	Email
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**Subsidized Loan**

- *The federal government pays the interest on a Direct Subsidized Stafford Loan during in-school status and authorized deferment periods*

**Unsubsidized Loan**

- *The student is responsible for paying the interest on a Direct Unsubsidized Stafford Loan during all periods.*

The following are the maximum amounts that students may borrow each year through the Federal Direct Stafford Loan programs. Note that the base amount may be subsidized, unsubsidized, or a combination of both.

	<u>First Year</u>	<u>Second Year</u>	<u>Third Year</u>	<u>Fourth Year</u>
Base Amount:	\$3,500	\$4,500	\$5,500	\$5,500
Additional Unsubsidized Amount:	\$2,000	\$2,000	\$2,000	\$2,000

Additional Unsubsidized Amounts for <b>Students considered Independent:</b>	<u>First Year</u>	<u>Second Year</u>	<u>Third Year</u>	<u>Fourth Year</u>
	\$6,000	\$6,000	\$7,000	\$7,000

*Note: The Office of College Aid will process the loan type(s) you request after first determining your eligibility to borrow through the Federal Subsidized Loan Program. Please be aware summer term is at the end of the aid year. If you intend to use loans in summer you will need to reduce borrowing in Autumn, Winter, and Spring terms.*

Please indicate what terms you wish to borrow for 2024-2025 (check all that apply):

- Autumn 2024
  Winter 2025
  Spring 2025

What is the **combined total** (subsidized and/or unsubsidized) you wish to borrow for the 2024-2025 school year?

\$ \_\_\_\_\_

Please indicate the type of loan that you would like to borrow by checking one or more of the boxes below:

- [Subsidized](#)
 [Unsubsidized](#)

If you are **not** eligible for a subsidized loan, do you want the amount you requested in an unsubsidized loan?

- Yes
  No, I only want to borrow a subsidized loan.

If you're awarded [Federal Work-Study \(FWS\)](#), would you like to reduce/cancel it to maximize subsidized loan eligibility?

- Yes, please maximize my subsidized loans
  No, I plan on working on campus. Retain my full FWS

Students whose parents are not able to borrow a Direct PLUS Loan, may be eligible to borrow an additional \$4,000 in their first- and second years, and an additional \$5,000 in their third- and fourth-years under the Direct Unsubsidized Loan Program.

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**Student Signature** (This form requires a physical signature. Digital signatures cannot be accepted.)

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**Date**