

2025-2026 Federal Direct Loan Request Instructions

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

1. *Complete this Federal Direct Loan Request Form*

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

First-time borrowers must complete an electronic Federal Direct Loan Master Promissory Note (eMPN) online at 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. Returning, previous borrowers are not required to complete this step.

4. *Complete your Annual Student Loan Acknowledgment*

New and returning borrowers may complete the annual student loan acknowledgment at 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 counting towards your undergraduate degree requirements*

Additionally, 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 requirements each term you will be receiving a loan disbursement.

Federal Direct Loans

Federal Direct Subsidized Loan

The Federal Direct Subsidized 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 Loan

The Federal Direct Unsubsidized 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.

2025-2026 Federal Direct Loan Request Form

Last Name

First Name

Student ID Number

Expected Graduation Date: _____

Will you receive outside scholarships? ☐ YES ☐ NO

Subsidized Loan

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

Unsubsidized Loan

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

The following are the maximum amounts that students may borrow each year through the Federal Direct 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 (UP TO):	\$3,500	\$4,500	\$5,500	\$5,500
Additional Unsubsidized Amount:	\$2,000	\$2,000	\$2,000	\$2,000

Additional Unsubsidized Amounts for	<u>First Year</u>	<u>Second Year</u>	<u>Third Year</u>	<u>Fourth Year</u>
Students considered Independent:	\$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 2025-2026 (check all that apply):

☐ Autumn 2025☐ Winter 2026☐ Spring 2026

What is the **combined total** (subsidized and/or unsubsidized) you wish to borrow for the 2025-2026 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.

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

Date