

## 2018-19 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 (eMPN) online**

First-time borrowers must complete an electronic Federal Direct Stafford Loan Master Promissory Note (eMPN) online at [studentloans.gov](http://studentloans.gov). 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 [studentloans.gov](http://studentloans.gov). Returning students who borrowed previously are not required to complete this step.

### 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.

**2018-19 Federal Direct Stafford Loan Request Form**

---

Last Name	First Name	Middle Initial
-----------	------------	----------------

---

Student Number	Email
----------------	-------

**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

**Note: The Financial Aid Office will process the loan type(s) you request after first determining your eligibility to borrow through the Federal Subsidized Loan Program.**

Please indicate your grade level:

- First Year     Second Year     Third Year     Fourth Year

What is the **combined total** (subsidized and/or unsubsidized) you wish to borrow for the 2018-19 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

Students considered independent by federal guidelines, or 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****Date**