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2019-2020 AID YEAR
(FALL 2019/SPRING 2020/SUMMER 2020)

Federal Direct Stafford Loan Request Form
Please print and answer every question completely. Use N/A if not applicable.

Name: ____________________________  Student Empl ID: ____________________________
Date of Birth: ______________________  Maiden Name (if applicable): ______________________
Address: ____________________________  Personal Email: ____________________________
Phone: ______________________________

Amount Instructions:
1. Determine your grade level (Freshman = <30 credits; Sophomore = 30+ credits).
2. Determine your dependency status (In most cases, Dependent = <24 years of age; Independent = 24+ years of age).
3. Check the semesters that you plan to attend at least 6 credits.
4. If you prefer a refund, write in the total loan amount(s) that you wish to receive for each semester. If do not prefer a refund, check the box indicating “Do not issue a refund” and leave the amounts blank.

Freshman Amount (complete if you have 0-29 credits in your curriculum) requesting a loan for:
- Dependent Freshman - maximum amount per semester is $2,750.
- Independent Freshman - maximum amount per semester is $4,750.
□ Fall 2019 Amount: __________  □ Spring 2020 Amount: __________  □ **Summer 2020 Amount: __________
**Summer 2020 amount is only available if you have not reached your annual loan limit. If you opt to take out loans for both fall and spring semesters, this will either reduce or eliminate your summer loan eligibility.

☐ Do not issue a refund. I would like to only borrow the exact amount to cover the cost of my tuition, books, and loan fees.
(Maximum eligible amount per semester will be entered initially, and then adjusted to actual charges after the last day to drop with refund each semester. Additional unsubsidized amounts may be entered if needed. If other grants are enough to cover charges, the loan will be cancelled). No loan refund will be issued if this box is checked.

Sophomore Amount (complete if you have 30 or more credits in your curriculum) requesting a loan for:
- Dependent Sophomore - maximum amount per semester is $3,250.
- Independent Sophomore - maximum amount per semester is $5,250.
□ Fall 2019 Amount: __________  □ Spring 2020 Amount: __________  □ **Summer 2020 Amount: __________
**Summer 2020 amount is only available if you have not reached your annual loan limit. If you opt to take out loans for both fall and spring semesters, this will either reduce or eliminate your summer loan eligibility.

☐ Do not issue a refund. I would like to only borrow the exact amount to cover the cost of my tuition, books, and loan fees.
(Maximum eligible amount per semester will be entered initially, and then adjusted to actual charges after the last day to drop with refund each semester. Additional unsubsidized amounts may be entered if needed. If other grants are enough to cover charges, the loan will be cancelled). No loan refund will be issued if this box is checked.

- Approved loan amounts will vary according to the student’s demonstrated need, year in program of study, and amounts previously borrowed.
- Maximum annual amounts may be a combination of both subsidized and unsubsidized, or all unsubsidized.
- For more general information on loans, go to: https://studentaid.gov/understand-aid/types/loans.

The information provided on this form is true and complete to the best of my knowledge.

__________________________  ____________________________
Handwritten Signature  Date

<table>
<thead>
<tr>
<th>Amount Approved:</th>
<th>For Office Use Only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subsidized</td>
<td>Tech. Assistant Initial</td>
</tr>
<tr>
<td>Unsubsidized</td>
<td>Director Initial</td>
</tr>
</tbody>
</table>

__________________________  ____________________________  ____________________________  ____________________________
Subsidized Date  Director Initial  Date
Repayment Information, Keep This Page

In most cases, you’ll have six months from the time you graduate before you have to begin making federal student loan payments. This is called your grace period. Use this time to explore the different repayment options available to you and prepare for repayment. Learn more about the different repayment options at https://studentaid.gov/manage-loans/repayment

During your grace period, you can also start making payments of any amount. Contact your federal loan servicer to find out how to get a head start on repaying your student loans.

Here’s your repayment checklist:

- **Complete online Exit Counseling.** You can complete your online Exit Counseling at https://studentaid.gov/app/counselingInstructions.action?counselingType=exit

- **Know whom to contact if you need help with your student loans.** Your loan servicer can help you for free. You never have to pay for student loan help! TIP: Save your loan servicer’s phone number in your phone. You can find your loan servicer’s phone number at https://studentaid.gov/manage-loans/repayment/servicers

- **Choose a repayment plan that meets your needs.** Compare your monthly payment options under different repayment plans using the Loan Simulator at https://studentaid.gov/loan-simulator/ If you need a lower payment, consider an income driven repayment (IDR) plan at https://studentaid.gov/manage-loans/repayment/plans/income-driven. Under an IDR plan, your monthly student loan payment can be as low as $0 per month based on your income and family size. If you take no action, you’ll be placed on the 10-year Standard Repayment Plan.

- **Consider whether your career choice might qualify you for loan forgiveness.** If you’re employed by a government or not-for-profit organization, you may qualify for loan forgiveness after 10 years of federal student loan payments through the Public Service Loan Forgiveness (PSLF) Program. Learn more about the PSLF Program at https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service. You may qualify for the Teacher Loan Forgiveness Program after five years of teaching service in a low-income school. For more information about the Teacher Loan Forgiveness Program, https://studentaid.gov/manage-loans/forgiveness-cancellation/teacher.

- **Understand your options for making payments.** You won’t pay the U.S. Department of Education directly. In most cases, you’ll make payments to your federal loan servicer. Before your first payment is due, your loan servicer will provide you with information about how to make your payments.

  TIP: Ask your federal loan servicer how to sign up for automatic payments to receive a 0.25% interest rate deduction!

- **Consider whether consolidation may be right for you.** If you have more than one loan servicer, consolidation can simplify the repayment process. In some cases, loan consolidation also can help you qualify for better repayment options. Just be sure to weigh the pros and cons of loan consolidation. Learn more about loan consolidation at https://studentaid.gov/app/launchConsolidation.action.

**Continuing your education?**

In most cases, if you return to school on at least a half-time basis, your loan servicer will automatically place your loans in a status that doesn’t require you to make payments while you’re in school. If you return to school on at least a half-time basis but start receiving bills for your student loans, contact your loan servicer.

While you’re in school, interest will continue to accrue (accumulate) on your unsubsidized loans. If you can afford it, consider paying the interest while you’re in school. This may help to reduce the total amount you repay over the life of your loans.

**Beware of student loan scams.**

You never have to pay for help with your student loans. As you’re researching repayment and forgiveness options, make sure you’re getting information from trusted sources, such as https://studentaid.gov/ or your loan servicer’s website. The U.S. Department of Education and your loan servicer will never charge fees to help you with your student loans, so if you’re asked to pay, walk away. Contact your loan servicer for free assistance https://studentaid.gov/manage-loans/repayment/servicers.
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