



2026-2027 Federal Direct Loan Request Form

Complete all required sections of this form. Any “Required” section left blank may cause a delay in processing your application. **Please use ink to complete this form.**

Section One (Required):

To apply for federal direct student loans at St. Clair County Community College, you must:

- Complete your 2026-2027 FAFSA application online at www.studentaid.gov.
- Complete this form and return it to the Financial Aid Office to initiate electronic loan origination.

First time borrowers at SC4 must (in addition to the steps above):

- Complete Online Master Promissory Note on www.studentaid.gov (even if done for another college).
- Complete Loan Entrance Counseling on www.studentaid.gov.

Section Two (Required): Student Information

Last Name: _____ First Name: _____ MI: _____

Student ID or SS#: _____ Phone #: _____

Student Address: _____

Student Email: _____ Program of Study: _____

Enrollment Status:

Please select the semester(s) you plan to be enrolled in and are seeking a loan. **Remember you must be enrolled in at least six credit hours per semester to qualify for a loan.** It is beneficial for you to apply for both Fall and Winter Loans simultaneously.

☐ Fall

☐ Winter

☐ Check this box if you plan to complete all graduation requirements for your program by December 2026.

NEW! Section Three: Important Change Notice

The One Big Beautiful Bill Act (H.R.1), signed into law July 4, 2025, brings significant changes that affect all students. These important changes take effect July 1, 2026. Most notably, for Federal Direct Loans in the 2026-2027 school year, colleges are *required* to prorate annual loan limits in direct proportion to each student’s percentage of annual full-time enrollment.

All student loans are initially awarded at full-time (12 credit hours or more). If you do not plan to be a full-time student, your loans WILL be reduced.

This means that any adjustments to your enrollment status—such as dropping or withdrawing from courses—directly affect your eligibility for Direct Loans. These changes apply to both academic terms and may have a substantial impact on your financial aid.

If you have relied heavily on loans to cover your direct or indirect educational costs, you may need to consider alternative payment options to meet your financial obligations.

2026-2027 Federal Direct Loan Request Form (continued)

Student Name: _____ Student ID or SS#: _____

Section Four (Optional): Loan Debt

If you do not have prior student loan debt, skip this step. If you have previously received Federal Student Loans, list your total loan debt on the lines below. You can obtain this information on www.studentaid.gov.

Total Subsidized Loan Debt \$ _____ Total Unsubsidized Loan Debt \$ _____

Total Loan Debt \$ _____

Log in to your studentaid.gov account and use the *Loan Simulator* to find your estimated repayment amount.

Section Five (Required): Loan Amount Requested

Total Loan Amount Requested (must be an actual dollar amount) \$ _____

- **All loans are disbursed in two separate disbursements each semester. The first loan disbursement will be posted to your tuition account approximately 30 days after the start of the term, and the second half approximately 30 days later.**

You will be notified in writing when we have electronically transmitted your Federal Direct Loan eligibility to the servicer; when your loan has been approved, and when your loan has been disbursed to your student account in the Business Office.

Section Six (Required): Acknowledgement and Signature

My signature below indicates my understanding of all following statements, and I acknowledge the importance of each:

- The Financial Aid Office will not process this form until all eligibility requirements have been met.
- By submitting this form, I may be held in my classes after the semester payment deadline.
- It is my responsibility to drop any classes if I do not plan to attend.
- If I have registered for classes and incurred a tuition balance due and have not been notified that my Federal Direct Loan has been approved, I am responsible for officially dropping my classes by the deadline date and understand that I am responsible for paying any charges incurred.
- I understand I can contact the SC4 FA Office via phone or email with any questions.
- I confirm that I have read and understand the federal direct loan changes as outlined in Section 3.
- I authorize St. Clair County Community College to release any and all necessary information relating to my Federal Direct Student Loan to the appropriate direct loan servicer.

Student Signature: _____ Date: _____

Please print this form to sign

Once completed, please return this form to the Office of Financial Aid in-person in SC4's Welcome Center Room 251 or via email to financialaid@sc4.edu.