

## Financial Aid

### 2025 – 2026 Direct Loan Request Form

The U.S. Department of Education offers low-interest [Direct Subsidized and Unsubsidized Loans](#) to eligible students to help cover the cost of college. To receive either type of loan, you must be actively enrolled in and attending a minimum of 6 units (half- time) within SDCCD; must have completed a FAFSA for the 2025-26 academic year; and must be meeting minimum Satisfactory Academic Progress for SDCCD Financial Aid students. Please note that late starting or short-term classes may delay disbursement of loan funds

#### A. Student's Information

Last Name First Name M.I. Student ID Number (10 Digits)

#### B. Additional Information

When is your expected final semester attending Mesa College? Semester: \_\_\_\_\_ Year: \_\_\_\_\_

What is your Major/Program of Study? \_\_\_\_\_

Confirm that you have completed the following requirements **prior** to submitting the loan request form:

- Complete the Student Loan [Entrance Counselling Requirement](#).
- Sign the electronic [Master Promissory Note \(MPN\)](#)

#### C. Annual Loan and Aggregate Limits:

Dependent Undergraduate Students		
Class Level	Subsidized	Total Sub/Unsub
Freshman	\$3,500	\$5,500
Sophomore	\$4,500	\$6,500
Junior	\$5,500	\$7,500
Senior	\$5,500	\$7,500
Aggregate	\$23,000	\$31,000

Independent Undergraduate Students <sup>1</sup>		
Class Level	Subsidized	Total Sub/Unsub
Freshman	\$3,500	\$9,500
Sophomore	\$4,500	\$10,500
Junior	\$5,500	\$12,500
Senior	\$5,500	\$12,500
Aggregate	\$23,000	\$57,500

1. Answered "Yes" to any of the Dependency Status questions on the FAFSA. These loan limits also apply to dependent students whose parents were denied a PLUS loan due to adverse credit history.
2. Junior and Senior class level is exclusive to students admitted to the **Health Information Management (HIM) Bachelors Program**.
3. Your loan eligibility may be less than the borrowing limit if your total financial aid, including loans, exceeds your cost of attendance. Subsidized loans are added to your financial aid first if you are eligible.

#### D. Interest Rates and Origination Fees:

First Disbursement Date	Origination Fee	Fixed Interest Rate
On or after 07/01/25 and before 10/01/26	1.057%	6.39%

### E. Direct Loan Request:

Select:	Academic Year [Fall/Spring]	Fall Only	Spring Only	Summer Only
I request a new Direct Subsidized Student Loan in the amount of: \$ _____				
Select:	Academic Year [Fall/Spring]	Fall Only	Spring Only	Summer Only
I request a new Direct Unsubsidized Student Loan in the amount of: \$ _____				

Please check each of the boxes acknowledging that you have read and understand the following:

- Payments:** ALL loans are split in two payments; academic year loans are split between the Fall and Spring semesters and semester only loans are split in two payments per semester.  
**Fall Only Loans:** If you fail to enroll in the Spring semester, your Fall only loan eligibility will likely change and you may be required to pay back Fall loan funds. The Financial Aid Office strongly encourages students to accept *academic year* loans.
- First-Year Students Who are First-Time Borrowers:** The Financial Aid Office is required to wait 30 days after the first day of your enrollment period (semester, session, etc.) before we are allowed to disburse your loan funds.
- Online Submissions:** Students who are unable to submit the loan application in-person may [upload the request form](#). Please be sure to upload a **front and back** copy of your unexpired, government issued ID with your submission.

### F. Certification and Signature:

I certify that I have reviewed and understand all the information included on this request form.

**WARNING: If you purposely give false or misleading information on this form, you may be fined, be sentenced to jail, or both.**

\_\_\_\_\_  
Student's Signature [SIGN BY HAND ONLY]

\_\_\_\_\_  
Date