

2025–2026 Federal Direct Loan Request

Section A: Student Information (Print)

Last Name	First Name	Date of Birth (mm/dd/yyyy)	Student ID Number (EMPLID)
@email.vccs.edu			
Student Email Address	Phone Number	Expected Graduation Semester	

Section B: Annual Eligibility

Dependent Students

Freshmen (Less than 30 credits) – \$5,500 maximum

Sophomore (30 credits or more) – \$6,500 maximum

Independent Students

Freshmen (Less than 30 credits) – \$9,500 maximum

Sophomore (30 credits or more) – \$10,500 maximum

- The more loan funds you borrow during the Fall/Spring semesters, the less funds you will have available for the Summer semester.
- A loan fee is assessed by the U.S. Department of Education resulting in a lesser amount disbursed to your account.
- For the 2025–2026 aid year, the interest rate for subsidized and unsubsidized loans is 6.39%.
- GCC loan request form priority dates: **Fall – June 18th, Spring – November 30th, and Summer – April 25th of every year.**

Loan Period: _____ (Enter One: Fall/Spring, Fall Only, Spring Only, Summer Only)

Requested Loan Amount: \$ _____ ****Whole dollar amounts ONLY, Do not indicate "MAX"*****
(See chart above)

YES NO In the event that you do not qualify for a Subsidized Loan, can we process this amount as an Unsubsidized Loan?

Loan funds will not disburse until all requirements are complete. Failure to complete all requirements within 30 days of the beginning of the first term of enrollment may result in the cancellation of your loan and any balance will be immediately due to the college. Students can check for processing requirements through their MyGCC account at <http://gcc.my.vccs.edu/>.

Students have the right to cancel or reduce all or part of the student loan prior to the first day of the semester or within 14 days of notification of the loan disbursement by submitting a signed Loan Adjustment form to the Financial Aid Office as soon as possible before disbursement. A parent may not decline a student loan.

I understand that to obtain a loan, I must complete and return this form to the Financial Aid Office and have completed the Free Application for Federal Student Aid (**FAFSA**), Master Promissory Note (**MPN**), and Student Loan **Entrance Counseling** at www.studentaid.gov.

By signing this Loan Request Form, I give consent to initiate the loan process for the requested loan period/s. I understand that I must be enrolled at least half-time in a minimum of **6 financial aid eligible credit hours** at the time of disbursement in order to receive my loan funds. **Typing your name is not a signature.**

Signature _____

Date _____

Electronic signatures of any form are not accepted on this document.

For document upload instructions and 24/7 assistance please visit <https://germanna.edu/student-support-contact-information>.