



## Federal Direct Student Loan Checklist and Application



ALL STEPS AND/OR FORMS LISTED BELOW MUST BE COMPLETED AND  
REQUIRED MATERIALS TURNED IN TO THE FINANCIAL AID OFFICE BEFORE  
YOUR LOAN REQUEST WILL BE CONSIDERED

- Annual Loan Limits (Step 1) On loan request form
- Print your NSLDS loan history (Step 2) [www.nsls.ed.gov](http://www.nsls.ed.gov)
- Review your student loan debt (Step 3) [www.studentloans.gov](http://www.studentloans.gov)
- Print Student Loan Calculator output (Step 4) [www.studentloans.gov](http://www.studentloans.gov)
- Print Current Entrance Counseling confirmation page (Step 5) [www.studentloans.gov](http://www.studentloans.gov)
- Print Master Promissory Note (MPN) Confirmation page (Step 6) [www.studentloans.gov](http://www.studentloans.gov)
- Meet with a Counselor for a new Student Education Plan (SEP) and include with your loan application materials (Step 7)
- Show Government and Student ID to Financial Aid Staff when you turn in your loan application and documentation (Step 8)

**IMPORTANT: This document will be scanned into your financial aid file.**  
**If completing this form by hand please use black or dark blue ink.**



SAN MATEO COUNTY  
COMMUNITY COLLEGE DISTRICT

## Federal Direct Stafford Student Loan Request Form

Academic Year: 20\_\_ - 20\_\_ for Term(s):    Fall     Spring     Summer

**Student Borrower Information (Please Print )**

---

G00\_\_\_\_\_

Student Last Name                      First Name                      MI                      Student ID

---

Permanent Street Address                      City                      ST                      Zip

---

Birth Date                      Home Phone Number                      Cell Phone Number

---

smcccd email address \_\_\_\_\_@my.smccd.edu                      Driver's License Number                      State

---

Expected Grad Date from SMCCCD College                      Academic Major

Will you receive other resources (other than financial aid) to cover your books and supplies?    \_\_\_ Yes    \_\_\_ No

If yes, what resources? \_\_\_\_\_

---

**Step 1                      ANNUAL LOAN LIMITS**

The chart below indicates the maximum annual (academic year) loan limits and for both the Subsidized Federal Direct Student Loan (interest is paid by the federal government for an undergraduate student in good standing and enrolled on at least a half time basis – a minimum of 6 degree applicable units) and/or Unsubsidized Federal Direct Student Loan (interest is not paid on the student's behalf but there is an option to defer payments while enrolled in good standing and on at least a half time basis). You will learn more about the terms of your loans during the required online Entrance Counseling (Step 4)

Dependent Students			
Academic Level	Subsidized Loan Limits	Unsubsidized Loan Limits	Total Annual Direct Loans
1 <sup>st</sup> Year < 30 Units	\$3,500	\$2,000	\$5,500
2 <sup>nd</sup> Year > 29 Units	\$4,500	\$2,000	\$6,500
Independent Students			
Academic Level	Subsidized Loan Limits	Unsubsidized Loan Limits	Total Annual Direct Loans
1 <sup>st</sup> Year < 30 Units	\$3,500	\$6,000	\$9,500
2 <sup>nd</sup> Year > 29 Units	\$4,500	\$6,000	\$10,500

**Your Academic Level:**  
 1<sup>st</sup> Year \_\_\_\_ 2<sup>nd</sup> Year \_\_\_\_ # of Units Applicable to Degree Completed \_\_\_\_\_ as of \_\_\_\_/\_\_\_\_/\_\_\_\_

Dollar amount of loan(s) requested:                      Subsidized \$ \_\_\_\_\_                      Unsubsidized \$ \_\_\_\_\_

**Step 2****NSLDS Information**

All Loan applicants must log in to National Student Loan Database System (NSLDS) and print a copy of their loan history at [www.nsls.ed.gov](http://www.nsls.ed.gov). Use the information from the NSLDS website to fill in the table below:

**Step 3****Your Total Student Loan Debt**

Total Previous Loan Debt	Subsidized Loan(s)	\$	a
	Unsubsidized Loan(s)	\$	b
Amount of Current Loan Request (From Step 1)	Subsidized Loan(s)	\$	c
	Unsubsidized Loan(s)	\$	d
Your Combined Loan Totals	$a + b + c + d = e$	TOTAL	\$ e

**Step 4****Student Loan Calculator**

Use the total from Step 2 above to help determine how much the true cost of these loans are, including interest, using the Standard Repayment Calculator at [www.studentloans.gov](http://www.studentloans.gov). Please print out a copy of your estimated standard repayment from the calculator and attach to this form.

**Step 5****Entrance Counseling Confirmation**

Before your loan can be disbursed you are required to complete Loan Entrance Counseling by signing into the [www.studentloans.gov](http://www.studentloans.gov) website with your Federal PIN. This counseling session provides you with information that will help you understand your rights and responsibilities as a loan borrower, as well as tools to assist you with managing your loans. **PRINT THIS OUT** and include with your Direct Student Loan Application materials.

**Step 6****Master Promissory Note Confirmation**

All Federal Direct Student Loan borrowers are required to complete a Master Promissory Note (MPN) before the loan funds may be disbursed. In most cases a borrower will only be required to complete one MPN during the college career at SMCCCD. Complete the Federal Direct Student Loan MPN by logging in to [www.studentloans.gov](http://www.studentloans.gov) (you will need your PIN). Print out the MPN Confirmation and be sure to include a copy with your Direct Loan Application materials.

**Step 7****Student Education Plan (SEP)**

Meet with a Counselor for a current SEP and submit with other Direct Student Loan Application Materials.

**Step 8****Government and College ID Confirmation**

When you submit your loan request to the Financial Aid Office you must bring in your driver's license or state ID along with your SMCCCD student ID. In order to borrow a Federal Direct Loan at SMCCCD, this form must be completed and returned to the Financial Aid Office with all requested documentation. Please note that loan applications take 6 to 8 weeks to process.

**Terms and Conditions**

Student loan eligibility is contingent upon the following:

1. Applicant is meeting the Satisfactory Academic Progress requirements.
2. Applicant must be enrolled in at least six units and attending classes related to your Student Educational Plan (SEP) with a degree objective leading to an AA, AS, Certificate or transfer eligibility.
3. Students who are enrolled concurrently either in high school, or another institution of higher education, are not eligible for a loan
4. If a student withdraws after receiving financial aid funds, a portion of loan funds received may be required to be returned to the federal government
5. A student has the right to cancel or reduce a student loan within 14 days of being notified of the scheduled disbursement. This request must be made in writing to your Financial Aid Office. If this is the case it is the borrower's responsibility to replace those funds and settle their account with the Student Cashier's Office.
6. You have read and understand all the terms and requirements for student loans on this application and on the Department of Education web sites. If you do not understand any terms, processes or requirements stop by the Financial Aid office to have your questions or concerns answered

I understand by signing this form I am requesting a Federal Direct Student Loan. I have accepted the terms and conditions and that the loan request will only be completed if I meeting all eligibility requirements.

**Student Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

<b>For Office Use:</b>	
<input type="checkbox"/>	Enrolled Units: Fall _____ Spring _____ Summer _____
<input type="checkbox"/>	SAP (√ROASTAT) Pass, Warn, Probation, 4, 3, 2, 1, Disqualified <input type="checkbox"/> Appeal Attached
<input type="checkbox"/>	SEP (Following √SFAREGS) <input type="checkbox"/> Yes <input type="checkbox"/> No (If no, does not match have student update)
<input type="checkbox"/>	To utilize transfer credits Official Transcripts should be sent to the Admissions & Records Office at your SMCCCD college
<input type="checkbox"/>	RRAAREQ Insert DLREQM and "N" Status (not yet reviewed)
<input type="checkbox"/>	RHACOMM / Give to Technician
<input type="checkbox"/>	Loan Documentation Completed Initials: _____ Date: ___/___/___

District Colleges	Phone
Cañada College	650-306-3307
College of San Mateo	650-574-6147
Skyline College	650-738-4236