

SAN DIEGO CITY COLLEGE (SDCC)
2025-2026 REQUEST FOR WILLIAM D. FORD FEDERAL DIRECT
UNSUBSIDIZED LOAN

Name _____ ID# _____
 Last First M.I.
 Phone #: _____ E-mail address: _____

Deadline to submit:

Fall 2025 only - December 6, 2024 Spring 2026 - May 23, 2025 Summer 2026 - July 25, 2025

You must have either an electronic Comprehensive Academic Plan in the system or submit an Abbreviated Academic Plan (paper form) along with this request. Your Academic Plan must match the program/major you are listing on this form.

My program/major at SDCC is _____

I will complete my program at SDCC by: Semester _____ Year _____.

Dependency Status	Maximum Unsubsidized Loan Amount
Dependent <ul style="list-style-type: none"> • Students with rejected 2025-26 FAFSA unable to provide parents information, or • If parents cannot borrow a Parent PLUS loan. 	\$2,000
Independent	\$6,000

Amount being requested: \$ _____

Have you previously received a student loan? If yes, Where from?

City College Mesa College Miramar College Other

Please **initial** in the box next to each statement to indicate that you have read these requirements.

- I am currently enrolled in at least 6 units with at least one class at San Diego City College (SDCC) or ECC.
- I understand that only classes in the San Diego Community College District (SDCCD) are counted towards my enrollment status, and that I can only receive aid from one college/school at any given time.
- My financial aid file is complete, and I have applied for a Subsidized loan, if eligible.
- I understand that if I am required to complete an on-line exit counseling session at <https://studentaid.gov/> every time i drop below half-time (6 units), or before I transfer to another college.

Please list two references that have different addresses from you and from each other. These individuals should know how to get in contact with you. Please use physical addresses for each reference and not a P.O. Box.

Name/Relationship

Name/Relationship

Street Address, City

Street Address, City

State, & Zip Code

State, & Zip Code

Phone # (w/area code)

Phone # (w/area code)

Loan Disclosure and Terms

The Financial Aid Office (FAO) will determine your academic program year (i.e. year 1- Freshman or year 2- Sophomore) for maximum loan eligibility.

- **The college strives to limit loan defaults by our students. For this reason, we often decline loan request to higher risk student. Therefore, your loan request may be denied or reduced if you:**
 - Have an undeclared major or undecided educational goal.
 - Are not enrolled in a Title IV eligible program of study.
 - Are not making steady progress in a degree, certificate, or transfer program.
 - Are not currently meeting SDCCD -Financial Aid’s Satisfactory Academic Progress standards for financial aid recipients.
- **Obligations and Responsibilities of Student Borrowers.**
 - Federal loans are not grants. I must repay this debt and all interest it accrues.
 - The fixed interest rate on this Federal Direct Unsubsidized Stafford Loan percent is 4.99 for all U.S. Department of Education undergraduate loans.
 - I understand that a 1.057% origination fee will be deducted from each loan through September 30, 2026.
 - I must pay the interest on Unsubsidized Loans while I am in attendance in college, or I may request that the accrued interest be added to the principal by a process call Capitalization. This will increase the principal amount of the loan that I must repay.
 - I will begin repaying the loan six months after I graduate, withdraw, or drop below half-time status.
 - I must be actively enrolled in and attending at least 6 units to receive loan funds within the SDCCD. Late start classes may delay disbursement of funds. If I drop below 6 units, my future loan eligibility for 2025-26 may be recalculated and I may not be eligible for the second disbursement.
 - I may not receive loan funds at any other institution during the period of my loan at City College.
 - I do not have a disability that will prevent me from obtaining gainful employment in my program of study.
 - I do not have a criminal conviction that will prevent me from obtaining gainful employments in my program of study.

Certification

- I have received Entrance Counseling information material for Direct Subsidized Loan borrowers.
- I have read and I understand my rights and responsibilities as a borrower as noted in the Master Promissory Note.
- I understand that as a condition of this loan, I must attend classes and meet Financial Aid’s Satisfactory Academic Progress as defined by my school.
- I understand that I am applying for a loan from the federal government that must be repaid.
- I understand that SDCC may disclose information to Third Parties that the school/district has authorized to assist the Financial Aid Office in administering the loan program.
- I understand that I may be contacted by these Third Parties, including ECMC, as part of SDCC’s default prevention program strategies.

Student’s Name _____

ID# _____

Student’s Signature _____

Date _____

“only” wet signature accepted

FA OFFICE USE ONLY: Unsub loan submitted: _____ Rcvd by: _____ 1.057 Processing Fee _____

Dep Status I D

Student Budget _____

At Home P O

- EFC _____

Grade Level 01 C1 02

- FA _____

Units H T F

= Unmet Need* _____

Prorate Y N

*If unmet need is \$0 or negative, loan may replace EFC

Loan Period F S Su

Unsub Loan Eligibility _____

Eligible Y N

Total Aggregate Amt _____

Tech/Date _____

Combine Aggregate Amount _____