2026-27 Federal Direct Unsubsidized Loan Application

SAN DIEGO CITY FINANCIAL AID
1313 Park Blvd, San Diego CA 92101
619-388-3501|cityaid@sdccd.edu

Student Information

1.Last Name	2. First Name	3. Student ID#
4. Email	5. Phone #	6. Education Plan

7. Degree Objective/Academic Goal:
- ☐ Obtain a CERTIFICATE
- ☐ Obtain an ASSOCIATE'S DEGREE
- ☐ Complete the ASSOCIATE'S DEGREE WITH TRANSFER to: ____ University/College.
- ☐ Complete a BACHELOR'S DEGREE (Cyber Security Program)

Submission Deadlines

8. I am requesting the Unsubsidized Loan for the following semesters:
- ☐ Fall 2026 Deadline: December 7, 2026
- ☐ Spring 2027 Deadline: May 14, 2027
- ☐ Summer 2027 Deadline: July 23, 2027

Your deadline may be sooner if your last day of attendance is prior to the dates listed. Active enrollment in 6 units or more is required for each semester you are requesting an unsubsidized loan.

Additional Questions

9. What semester and year are you expecting to complete your Academic Goal? ☐ FALL ☐ SPRING ☐ SUMMER Year:

10. Have you received a loan from any other Institution during the 2026/2027 school year? ☐ YES ☐ NO If yes, when?

11. Planned Enrollment: Fall 2026:_______units Spring 2027:_______units Summer 2027:_______units

Dependent and Independent Loan Limits

Dependent Students		*Independent Student*	
Class Level	***Unsubsidized***	**Class Level**	***Unsubsidized***
First Year	**$2,000**	**First Year**	**$6,000**
Second Year	**$2,000**	**Second Year**	**$6,000**
Third Year	**$2,000**	**Third Year**	**$7,000 (BA program only)**
Fourth Year	**$2,000**	**Fourth Year**	**$7,000 (BA Program only)**
Lifetime Limit	**$23,000**	**Lifetime Limit**	**$23,000**

IMPORTANT: Beginning in the 2026-27 academic year, a student's annual loan limit must be adjusted if they enroll in less-than full-time (12) units. If a student drops classes during the middle or at the end of the semester, loan eligibility will need to be recalculated based on total units enrolled for the school year. Loans will either need to be adjusted for the current semester, which may result in bill-backs, or a future disbursement may be reduced based on the new revised total loan limit.

This form is to apply for an Unsubsidized loan. For any amount awarded for this loan, you the student are responsible to pay all interest that accrues. Interest begins accruing at the time the loan is disbursed.

12. Requested amount for Unsubsidized Loans:

Interest Rates and Origination Fee

FIRST DISBURSMENT DATE	ORGINATION FEE	FIXED INTEREST RATE
On or after 07/01/26 and before 06/30/2027	**1.057%**	**6.52%**

The William D. Ford Federal Direct Student Loan program involves borrowing directly from the Federal Government. YOU MUST REPAY ALL LOANS WITH ACCRUED INTEREST. The interest rate on a Federal Direct Stafford Loan is currently (as of the date of this print) 6.52% for undergraduate students. Although borrowing is not encouraged at a community college. Obligations and Responsibilities of Student Borrowers (please acknowledge the statements on the following page).

The San Diego Community College District is committed to a safe and equitable learning environment for all students and employees. It does not discriminate on the basis of sex or gender in its educational programs and employment. Please refer to the SDCCD Board Policy 3410: NONDISCRIMINATION at the link below. For details and contact information: https://www.sdccd.edu/students/titleix/
SDCCD Board Policy 3410

Loan Disclosures and Terms

13. Please read every line below carefully. The check boxes must all be complete in order for your loan application to be processed.

- ☐ I understand loan requests must be submitted in person and signed in pen. The Financial Aid Office is not able to accept loan requests that are submitted electronically, or contain typed, printed, or electronic signatures.
- ☐ I understand that this loan is not a grant, and I am responsible for repaying the debt and interest it accrues.
- ☐ I must have a financial need to qualify for an Unsubsidized loan. I understand that my loan request will not be processed until after Satisfactory Academic Progress (SAP) has been determined for the 2026-2027 academic year.
- ☐ I must be actively enrolled in and attending at least 6 units to receive loan funds. Late start classes may delay disbursement of funds. If I drop below 6 units, my future loan eligibility for 2026-2027 may be recalculated. I may not receive loan funds at any other institution during the period of my loan at City College.
- ☐ I understand that in order to qualify for a sophomore level student loan, I must have at least 30 units of coursework completed towards my current Education Plan and Degree Objective AND I must have a current official Education Plan accessible by the Financial Aid Office that matches my stated Education Plan and Degree Objective listed above (Question #12). The Financial Aid Office will determine the actual loan amount for which I am eligible.
- ☐ I understand that I should decide on an appropriate loan amount per academic year. Any request for additional loan funds may be subject to delay.
- ☐ I am required to pay an origination fee of 1.057% determined by the U.S. Department of Education for each loan disbursement on or after October 1, 2020, and before October 1, 2027. This fee will be deducted from the proceeds of my loan.
  First-time borrowers, with less than 30 units towards their stated program of study, per Educational Plan, are subject to a 30-day delay in the disbursement of their first loan check.
- ☐ I understand that I am required to attend a loan exit interview or complete an online Exit Counseling Session at https://studentaid.gov/h/manage-loans if I drop below half-time (6 units), or before I transfer to another college.
- ☐ I understand that my loan will be reported to nationwide consumer reporting agencies (credit bureaus) and the National Student Loan Data System (NSLDS) on a regular basis. This information will include the disbursement dates, amount, and repayment status of your loan (for example, whether you are current or delinquent in making payments). If you default on a loan, we will report this to nationwide consumer reporting agencies. Your loan will be identified as an education loan. Schools may access information in NSLDS for specific purposes that we authorize.
- ☐ I understand that San Diego City College may disclose information to third parties that the school district has authorized to assist the Financial Aid Office in administering the loan program. The Educational Credit Management Corporation (ECMC) and its representatives may call or text you regarding your student loans.
- ☐ Loan eligibility may be less than the borrowing limit if your total financial aid, including loans, exceeds your cost of attendance.
- ☐ **Beginning in the 2026-27 academic year, student's annual loan limit must readjusted they enroll in less-than full-time (12) units (also known as schedule of reductions or proration). If a student drops classes during the middle or at the end of the semester, loan eligibility will need to be recalculated based on total units enrolled for the school year. Loans will either need to be adjusted for the current semester, which may result in bill-backs, or a future disbursement may be reduced based on the new revised total loan limit.**
- ☐ **Third and Fourth year amount is exclusive to students admitted to the Cyber Security Bachelors Program.**

Signature:

14. Please mark all of the following to verify that you understand and have completed all requirements to submit this form:

- ☐ I have completed and signed the electronic Master Promissory Note (MPN) online at https://studentaid.gov/h/manage-loans. I have completed the Federal Direct Loan Entrance Counseling online at https://studentaid.gov/h/manage-loans.
- ☐ I have completed the Federal Direct Student Loan Request Form in its entirety and will submit it to the San Diego City College Financial Aid Office

15. Student Signature - *must be signed in black or blue ink, no electronic signatures permitted*	16. Date:

Submit to City College Financial Aid Office. 1313 Park Blvd, San Diego CA 92101. Building A, room 270

FA Office Use Only: Received by: ___________ Date Submitted: ___________

Dep Status: Independent Dependent

Grade Level (NSLDS): 01 02 03 04

Units: ________

Prorate: Y N

Loan Period: F S Su

Aggregate Unsubsidized Amount:____________

Combined Aggregate Amount:____________

Student COA:______________

-SAI:______________

-FA:______________

=Unmet Need:______________

Approved Loan amount: ___________

Tech/Date: _________/__________________