

## Federal Direct Student Loan Information (2025–2026)

Federal Direct Student Loans are long-term financial obligations offered by the U.S. Department of Education. Borrowing a loan means you are responsible for repaying the amount borrowed—**plus interest and fees**.

You are required to begin repayment:

- When you graduate,
- When you drop below half-time (fewer than 6 units),
- When you withdraw from all classes.

### Borrower Requirements

All Direct Loan borrowers must:

1. Complete **Loan Entrance Counseling** at studentaid.gov,
2. Sign a **Master Promissory Note (MPN)** agreeing to the loan terms at studentaid.gov,
3. Complete **Exit Counseling** if you withdraw, drop below half-time, or graduate: Exit Counseling Guide.

### Eligibility Criteria

To apply, you must:

- Complete a **FAFSA**,
- Receive a Financial Aid Award Notification confirming your file is complete,
- Be enrolled in a **degree or certificate program**,
- Be registered in at least **6 units**,
- Meet **Satisfactory Academic Progress (SAP)**,
- Not be in default on prior loans or owe a federal grant overpayment.

### How to Apply (Effective 2025–26)

Students may request a Direct Loan by visiting or calling the Financial Aid Office. A staff member will:

- Confirm your eligibility (FAFSA on file, complete aid file, SAP met, 6+ units),
- If eligible, assign the **Direct Loan Application** to your Smart Forms (Campus Logic) account.

**You must submit the following:**

- Completed Direct Loan Application form,
- Copy of a **valid government-issued photo ID**,
- Copy of **Social Security card**,
- Direct Loan Acknowledgement of Obligation and Responsibility
- First page of completed **Master Promissory Note (MPN)**,
- Confirmation of **Entrance Counseling completion**,
- **Educational Plan** from a counselor.

Your application will then be reviewed and, if approved, awarded by a Financial Aid Specialist.

### Loan Limits (2025–26)

Academic Year	Dependent Students	Independent Students
1st Year	\$5,500 (max \$3,500 subsidized)	\$9,500 (max \$3,500 subsidized)
2nd Year	\$6,500 (max \$4,500 subsidized)	\$10,500 (max \$4,500 subsidized)
Aggregate Limit	\$31,000 (max \$23,000 subsidized)	\$57,500 (max \$23,000 subsidized)

**Interest Rates (for loans disbursed between July 1, 2025 – June 30, 2026)**

Loan Type	Interest Rate (Fixed)
Direct Subsidized Loans	<b>6.39%</b>
Direct Unsubsidized Loans	<b>6.39%</b>

Rates are fixed for the life of the loan and are set annually by the U.S. Department of Education.

**Origination Fees**

Loan Type	Origination Fee
Direct Subsidized/Unsubsidized	<b>1.057%</b>
Direct PLUS Loans	<b>4.228%</b>

Fees are deducted from each disbursement. You must repay the full loan amount, not just the disbursed amount.

**Disbursement Rules and Deadlines**

- Loans are released based on our Disbursement Schedule.
- First-time borrowers must complete **30 days of enrollment** before receiving their first disbursement.

Term	Loan Application Due Date	Disbursement Date
Fall 2025	September 5, 2025	September 26, 2025
	October 3, 2025	October 24, 2025
Spring 2026	February 20, 2026	March 13, 2026
	March 20, 2026	April 10, 2026