



2025-2026 Federal Direct Student Loan Request Form

Federal Direct Loans are a serious obligation, which must be repaid. Students enrolled at least half-time (6 credits or more per semester) who have completed a Free Application for Federal Student Aid (FAFSA) for the current academic year may be eligible to receive Direct Student Loans.

Direct Student Loans are low-interest rate loans. They may be subsidized or unsubsidized. Students must qualify for subsidized loans by demonstrating financial need. The federal government pays interest on subsidized loans during in-school and other specified periods. The borrower is responsible for interest that accrues on unsubsidized loans.

*Actual loan amount is based on individual eligibility, subject to changes in federal regulations.
Figures represent gross amounts. Net amounts (after Origination Fees) are applied to your tuition account.*

MAXIMUM ANNUAL FEDERAL DIRECT LOAN LIMITS: DEPENDENT STUDENT			
Academic Level	Annual Limit Subsidized	Annual Limit Additional Unsubsidized	Total Annual Limit
1st year (less than 30 credits earned)	\$ 3,500	\$ 2,000	\$ 5,500
2nd year (30 or more credits earned)	\$ 4,500	\$ 2,000	\$ 6,500
<i>Note: Additional unsubsidized loan funds of up to \$4000 per year, (not included in chart) may be available for dependent students whose parents are denied a Parent Loan for Undergraduate Students (PLUS).</i>			

MAXIMUM ANNUAL FEDERAL DIRECT LOAN LIMITS: INDEPENDENT STUDENT			
Academic Level	Annual Limit Subsidized	Annual Limit Additional Unsubsidized	Total Annual Limit
1st year (less than 30 credits earned)	\$ 3,500	\$ 6,000	\$ 9,500
2nd year (30 or more credits earned)	\$ 4,500	\$ 6,000	\$10,500

TERM REQUESTED (check one)

FULL YEAR (September 2025 to May 2026)

SPRING ONLY (January 2026 to May 2026)

SPRING/SUMMER (January 2026 to August 2026)

SUMMER ONLY (May 2026 to August 2026)

GROSS AMOUNT REQUESTED*

\$ _____

*The federal government will take out a percentage of your loan as an origination fee; the remainder will be applied to your SCCC bill. Contact the Financial Aid Office for the current origination fee percentage.

Student name: _____

SCCC ID _____

Street _____ City/St _____ Zip _____

Best phone number to reach you _____

Signature _____ Date: _____

"Handwritten original signature using full name is required, typed name is unacceptable."

If you have any questions about your student loan, please feel free to contact our office at (973) 300-2270 or (973) 300-2225. FAX (973) 300-2224