

**San Diego Mesa College**  
**2021 2022 FEDERAL DIRECT SUBSIDIZED STUDENT LOAN**  
**REQUEST**

Required Loan Steps:

1. Federal Direct Loan Entrance Counseling on the Web: <https://studentloans.gov>
2. Complete and sign the electronic Master Promissory Note (eMPN): <https://studentloans.gov>
3. See an Academic Counselor for an official Academic Plan. Your stated Program of Study and Degree Objectives listed on the Loan Request form must match those indicated on your official Academic Plan.
4. Fill in and submit the Federal Direct Subsidized Student Loan Request form to the Financial Aid office at San Diego Mesa College.

All Direct Loan information is current as of the printing of each individual publication.  
Please check the Department of Education's Direct Student Loan information on line regularly:  
[www.studentloans.gov](http://www.studentloans.gov)

# San Diego Mesa College

## 2021-2022 SUBSIDIZED DIRECT LOAN APPLICATION (MDLRQS-14)

**Name:** \_\_\_\_\_

LAST	FIRST	MIDDLE INITIAL
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**Student ID:** \_\_\_\_\_ **Current Program of Study \*\*:** \_\_\_\_\_

\*\* as of July 1, 2013 All borrowers with a \$0 loan balance are required to get an official Academic Plan matching the selected Program of Study listed above, unless otherwise instructed by the Financial Aid Office.

**Degree Objective:**  Cert     AA/AS     Complete my general education to then Transfer for a BA/BS

**When is your expected final semester attending Mesa College? :** Semester: \_\_\_\_\_ Year: \_\_\_\_\_

**Did you receive a loan at any other institution during Summer or Fall 2021?**     YES     NO

The William D. Ford Federal Direct Student Loan program involves borrowing directly from the Federal Government.

- Although borrowing is not encouraged at a community college, you may borrow up to \$3,500 as a first year student and up to \$4,500 as a sophomore student (with a valid educational program plan).
- YOU MUST REPAY ALL LOANS AND ACCRUED INTEREST (see brochure for more information). The interest rate on a Federal Direct Stafford Loan is currently (as of the date of this printing) **3.73** percent for undergraduate students.

**What Subsidized Loan amount do you want to borrow in 2021 – 2022?** \$ \_\_\_\_\_

**Initial – Please read and initial each statement**

- \_\_\_\_\_ I have completed the required Entrance Counseling session at <https://studentloans.gov> and I understand that I must complete an Electronic Promissory Note [EMPN] online at <https://studentloans.gov> to have this loan request process completed.
- \_\_\_\_\_ I understand that my loan request will not be processed until after my academic progress has been determined for the 2021- 2022 academic year.
- \_\_\_\_\_ I am required to pay an origination fee of **1.059%** thru September 30, 2022 This fee will be deducted from the proceeds of my loan (Disclosure statement will be provided by the Loan Origination Center.)
- \_\_\_\_\_ I must be **actively enrolled in and attending** at least 6 units to receive loan funds within the San Diego Community College District. Late start classes may delay disbursement of funds. If I drop below 6 units, my future loan eligibility for 2021-2022 may be recalculated. (I may not be eligible for the second disbursement.) I may not receive any federal aid funds at any other institution during the period of my loan at Mesa College.
- \_\_\_\_\_ I understand that I must have at least **30** units of course work completed and applicable towards my current Program of Study and Degree Objective AND I must have a current official Academic Plan accessible by the Financial Aid Office that matches my stated Program of Study and Degree Objective listed above \*\* in order to qualify for a sophomore level student loan (2<sup>nd</sup> year). The Financial Aid Office will determine the actual loan amount for which I am eligible.
- \_\_\_\_\_ I must have verified financial need resulting from the federal formula to qualify for a subsidized loan.
- \_\_\_\_\_ I understand that I should decide on an appropriate loan amount per academic year. Any request for additional loan funds after the initial loan was originated and disbursed may be subject to delay and requires an additional notification.
- \_\_\_\_\_ First year, first time borrowers, with less than 30 units towards their stated program of study, per Academic Plan, are subject to a 30 day delay in the disbursement of their first loan check.
- \_\_\_\_\_ >>> **November 19, 2021** by noon is the last day to submit a loan request for the Fall 2021 semester. **May 13, 2022** by noon is the last day to submit a loan request for the Spring 2022 semester. **July 22, 2022** by noon for Summer 2022. <<<< [Your deadline will be your last day of attendance if it is prior to the dates shown for the semesters listed above].
- \_\_\_\_\_ I understand that I am *required* to attend a loan Exit Interview or complete an on-line exit counseling session at <https://studentloans.gov> every time I drop below half-time (6 units), or before I transfer to another college.
- \_\_\_\_\_ I have reviewed the *Examples of Debt Levels, Monthly Payments, and Total Amount Repaid for All Direct Loan Repayment Plans* in; *Your Federal Student Loans – Learn the Basics and Manage Your Debt* publication enclosed in the Student Loan Packet.
- \_\_\_\_\_ I understand that San Diego Mesa College may disclose information to third parties that the school district has authorized to assist the Financial Aid Office in administering the loan program.
  - Can Educational Credit Management Corporation (ECMC) and its representatives as part of our Student Loan Default Prevention call or text you at your current or future cell phone number(s) using an automated dialer?  
 YES \_\_\_ NO \_\_\_

Student Signature \_\_\_\_\_ Date \_\_\_\_\_

***Actual Wet Signature in Blue Ink – No JPG, PDF or Electronic Signature Permitted***

Student Name: \_\_\_\_\_  
Last First MI

Student ID \_\_\_\_\_  
(10 digits)

### Personal & Family References

Must provide two **different** references with at least one family member (including two different **complete** addresses (eg., name, address, city, state and **zip code**), and phone number. **[Please print]**

**1.**

NAME	RELATIONSHIP TO BORROW
STREET ADDRESS	
CITY,	STATE ZIP CODE
PHONE	EMAIL

**2.**

NAME	RELATIONSHIP TO BORROW
STREET ADDRESS	
CITY,	STATE ZIP CODE
PHONE	EMAIL

----- **FOR OFFICE USE ONLY** -----

Date Loan Workshop Attended:   Independent  Dependent

The Student is:  Resident  Non-Resident

SULA Provisions prevent loan borrowing:  YES  NO

Term NSLDS Screen Print:  Program of Study (Major) Listed:

COD Screen Checklist:  YES  Prior year  On-Line CIP code

\*\*Grade Level:  Subsidized Loan Certified: \$   
*(If the student does not have a prior student loan and has less than 30 units completed they are an 01.)*

Loan Period:  Fall (08/23/21 – 12/18/21)  Fall & Spring (08/23/21 – 05/28/22)  Spring (01/31/22 – 05/28/22)  
 Summer Only (06/06/2022 – 08/13/2022)

Cum: Sub Total \$  Unsub. Total \$

Prior Loan Period

Loan Received elsewhere 2021-2022?  Yes \$ .00 Semester(s) (  )  No

Consolidated Loan total \$

TECH Initials:  DATE of Determination: