

# 2025-2026 Federal Direct Loan Request/Change Form



Students have the option to borrow Federal Direct Student Loans to assist with costs associated with enrollment at our college. Although these federal loans carry favorable repayment terms and interest rates, it is advisable that you seek funding that does not need to be repaid, such as grants and scholarships, before you consider borrowing a federal loan.

## To be eligible for a Direct Loan, you must:

- Complete the Free Application for Federal Student Aid (FAFSA);
- Enroll in an eligible degree or certificate program;
- Enroll in a minimum of 6 credits per term; and
- Maintain Satisfactory Academic Progress.

## First-time Federal Direct Loan borrowers must also:

- Complete a Master Promissory Note (MPN) at [studentaid.gov](https://studentaid.gov).
- Complete Entrance Loan Counseling at [studentaid.gov](https://studentaid.gov).

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### Student Information

Last Name:

First Name:

Street Address:

City:

State:

Zip Code:

Date of Birth:

Banner ID: @

Phone Number:

Campus:

College Email:

Program of Study:

Expected Graduation Date:

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### Loan Information

There are two types of Federal Direct Loans available to students:

- **Subsidized Loan:** Need-based loan that does not accrue interest while you are enrolled at least half-time.
- **Unsubsidized Loan:** A non-need based loan that accrues interest while you are enrolled at least half-time.

Please indicate the expected enrollment for the terms for which you would like to borrow loan funds.

Fall 2025 \_\_\_\_\_ Winter 2025 \_\_\_\_\_ Spring 2026 \_\_\_\_\_ Summer 2026 \_\_\_\_\_

Amount Requested \$ \_\_\_\_\_

Have you received loan money from any other institution during the requested academic year?

☐ Yes ☐ No

If you are ineligible for a Subsidized Loan, would you like your loan to be awarded as an Unsubsidized?

☐ Yes ☐ No

*The loan amount awarded may be less than the amount you request. The Financial Aid Office will determine the loan amount and type (Subsidized and/or Unsubsidized) based on your request and eligibility. Dependency status (determined by your FAFSA application), year in school, annual/aggregate loan limits, cost of attendance, and other financial aid awarded will determine what you are eligible to receive. These amounts may change during the semester due to enrollment and cost of attendance recalculations. For more information on the types of loans available, as well borrowing limits and current interest rates, please visit [studentaid.gov](https://studentaid.gov).*

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### Attestation

By signing below, I certify that all information provided and reported on this form is complete and accurate. I understand I am applying for a student loan that must be repaid even if I do not complete my educational program. I understand any tuition, fees or book charges made against the loan are my responsibility if the loan request is not approved or I fail to complete all requirements. I further agree to submit any other requested documentation to substantiate this request. I understand that if I purposely give false or misleading information and/or fraudulently sign this form, I may be fined, sentence to jail, or both.

**Student Signature:**

**Date:**

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### Submission Instructions

Please submit this form to the Financial Aid Office using the Student Document Upload, located on the Financial Aid card in your **myCTState** portal. You will need your Net ID and password to sign in.



*The Connecticut State Colleges and Universities have partnered with ECMC to provide our students with student loan repayment and financial literacy services. Please visit [www.ecmcsolutions.org](https://www.ecmcsolutions.org) for helpful information on borrowing federal student loans and repayment*