



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: _____

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