



Financial Aid office
Federal Direct Loan Request
2026 - 2027

Student Last Name	Student First Name	UOG Student ID	Phone Number
Select One	Fall & Spring	Spring	Summer
Federal Direct Loan Request Deadline			
FANUCHÅNAN (fall) 2026: October 16, 2026		FAÑOMNÅKAN (spring) 2027: March 19, 2027	
Important Information			
<ul style="list-style-type: none"> *Loan Reduction applies to student direct loan borrowers enrolled less than full-time (12+ credits). Exception, a Thesis and Parent Plus loans. Federal Direct Loan eligibility is subject to the Satisfactory Academic Progress Policy (SAP). You have the right to cancel all or a portion of your Direct Loan by completing and submitting a Student Loan Change Form. If your loans have already been disbursed, you will be responsible for returning the funds to the lender. Direct loan interest rate and <i>origination fee</i> are set by the federal government. For each loan type, the Direct Loan Program will deduct the origination fee at the time of disbursement. All federal direct loans are subject to yearly and lifetime limits and by the total financial need (cost of attendance minus other financial aid received). 			
Subsidized Annual Loan Limit		Annual (max per term)	Origination Fee Per Term
Freshmen (0-30 completed credits)		Up to \$3500 (\$1750)	1.057%
Sophomore (31-60 completed credits)		Up to \$4500 (\$2250)	
Junior (61-90) Senior (91+ completed credits)		Up to \$5500 (\$2750)	
Unsubsidized Annual Loan Limit			
Dependent		Up to \$2000 (\$1000)	1.057%
Independent		Up to \$6000 (\$3000)	
Graduate		Up to \$20,500 (\$10,250)	
Parent Plus		Up to \$20,000 (\$10,000)	4.228%
Requested Loan (indicate the dollar amount)			
Subsidized: \$		Unsubsidized: \$	Parent Plus: \$
REQUIREMENTS (direct loan will be <u>rejected</u> if the applicable items below are NOT completed)			
<ul style="list-style-type: none"> Complete the Entrance Counseling Exam (EC) on your FSA account. This is required by law and done annually. Complete the Master Promissory Note (MPN) on your FSA account. This is required by law and done annually. 			
Parent Plus Loan Borrowers Only			
Annually complete the following on parent's FSA Account		Submit the following to the <i>Admission & Records Office</i>	
<ul style="list-style-type: none"> PLUS MPN, PLUS EC, and PLUS Direct Loan Application <ul style="list-style-type: none"> Subject to credit check 		For <i>first-time</i> UOG parent borrower, complete and submit the <ul style="list-style-type: none"> Change of Address form for Financial Aid purposes. If Parent borrower name has changed, complete and submit the Request for Change of Name 	

I hereby certify that I have read all items under the Important Information portion and that all applicable direct loan requirements have been completed before submitting this request.

Student Signature: _____

Date: _____