SAN DIEGO MESA COLLEGE

Financial Aid

SAN DIEGO MESA COLLEGE FINANCIAL AID
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2026 – 2027 Direct Loan Request Form

The U.S. Department of Education offers low-interest Direct Subsidized and Unsubsidized Loans to eligible students to help cover the cost of college. To receive either type of loan, you must be actively enrolled in and attending a minimum of 6 units (half- time) within SDCCD; must have completed a FAFSA for the 2026-27 academic year; and must be meeting minimum Satisfactory Academic Progress. Please note that late starting or short-term classes may delay disbursement of loan funds

A. Student's Information

____

Last Name **First Name** **M.I.** **Student ID Number (10 Digits)**

B. Additional Information

When is your expected final semester attending Mesa College? Semester: ____________ Year: __________

Planned Enrollment: Fall 2026: _____units Spring 2027: _____units Summer 2027: _____units

What is your Major/Program of Study? ____________________

Confirm that you have completed the following requirements **prior** to submitting the loan request form:

- ☐ Complete the Student Loan Entrance Counselling Requirement.
- ☐ Sign the electronic Master Promissory Note (MPN)

C. Annual Loan and Aggregate Limits:

Dependent Students		
Class Level	**Subsidized**	**Total Sub/Unsub**
Freshman	$3,500	$5,500
Sophomore	$4,500	$6,500
Junior	$5,500	$7,500
Senior	$5,500	$7,500
Aggregate	$23,000	$31,000

Independent Students		
Class Level	**Subsidized**	**Total Sub/Unsub**
Freshman	$3,500	$9,500
Sophomore	$4,500	$10,500
Junior	$5,500	$12,500
Senior	$5,500	$12,500
Aggregate	$23,000	$57,500

- Beginning in the 2026-27 academic year, a student's annual loan limit must be adjusted if they enroll in less-than full-time (12) units, also known as schedule of reductions or proration.
- If a student drops classes during the middle or at the end of the semester, loan eligibility will need to be recalculated based on total units enrolled for the school year. Loans will either need to be adjusted for the current semester, which may result in bill-backs, or a future disbursement may be reduced based on the new revised total loan limit.
- Junior and Senior class level is exclusive to students admitted to the **Health Information Management (HIM) Bachelors Program.**
- Your loan eligibility may be less than the borrowing limit if your total financial aid, including loans, exceeds your cost of attendance.

D. Interest Rates and Origination Fees:

First Disbursement Date	Origination Fee	Fixed Interest Rate
On or after 07/01/26 and before 06/30/2027	1.057%	6.52%

Last Name	First Name	M.I.	Student ID Number (10 Digits)

E. Direct Loan Request:

Select: ☐ Academic Year [Fall/Spring] ☐ Fall Only ☐ Spring Only ☐ Summer Only

I request a Direct Subsidized Student Loan in the amount of: $_______________

Select: ☐ Academic Year [Fall/Spring] ☐ Fall Only ☐ Spring Only ☐ Summer Only

I request a Direct Unsubsidized Student Loan in the amount of: $_______________

***If you plan on enrolling in less than 12 units during the Fall or Spring semester, the Financial Aid Office may adjust your requested amount if it exceeds the allowable limit.**

Please check each of the boxes acknowledging that you have read and understand the following:

☐ **Less-Than Full-Time Enrollment:** Students enrolled in less-than full-time units are ineligible for the maximum annual loan limit amounts, and approved loan amounts will be based on **current** and **planned** enrollment for the academic year. Enrollment will be reviewed before and after a direct loan payment takes place. Changes in enrollment will require loan adjustments for the current semester or for a future semester payment based on the new revised total loan limit.

☐ **Payments:** ALL loans are split in two payments; academic year loans are split between the Fall and Spring semesters and semester only loans are split in two payments per semester.

☐ **First-Year Students Who are First-Time Borrowers:** The Financial Aid Office is required to wait 30 days after the first day of the semester before direct loan funds can be disbursed to first-year, first-time borrowers.

☐ **Late-Start Courses:** If enrolled in late-start courses, loan payments will be delayed until actively attending classes in at least six units.

☐ **Online Students:** Students who are unable to submit the loan application in-person may upload the request form: San Diego Mesa College Financial Aid Office, Direct Loan Request Form Upload. Please be sure to also upload a front and back copy of your unexpired government issued ID as part of your submission to avoid processing delays.

☐ **Direct Loan Updates:** the most up to date direct loan updates can be found at Student Loans | Financial Aid | Student Services | San Diego Mesa College.

F. Certification and Signature

I certify that I have reviewed and understand all the information included on this request form.

WARNING: If you purposely give false or misleading information on this form, you may be fined, be sentenced to jail, or both.

_______________________________________ _______________

Student's Signature [SIGN BY HAND ONLY] Date