



2024-2025 Federal Direct Loan Request requirements [in order]

1. **MUST** complete & have a valid 2024-2025 FAFSA on file at San Diego Mesa College www.fafsa.gov.
2. **Complete** the On-line [Entrance Counseling](https://studentaid.gov/entrance-counseling/) @ <https://studentaid.gov/entrance-counseling/>.
3. **Complete** the [Electronic Promissory Note \(EMPN\)](https://studentaid.gov/mpn/) at <https://studentaid.gov/mpn/>.
4. See an Academic Counselor for an official Comprehensive Academic Plan. Your stated Program of Study and Degree Objectives listed on the Loan Request forms must match those indicated on your official Comprehensive Academic Plan.
5. **Complete and submit** the *2024-2025 Federal Direct Student Loan Request*

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 with the loan program default prevention efforts. Educational Credit Management Corporation (ECMC) and its representatives as part of our Student Loan Default Prevention can call or text you at your current or future cell phone number(s) using an automated dialer.

Application deadlines for all 2024-2025 loans are by NOON on December 06, 2024 for the Fall Semester only loans, by noon May 13, 2025 for the Spring Semester only loan, or by August 01, 2025 for Summer. Your deadline will be sooner if your last day of attendance is prior to the dates shown for the semesters listed above.

Aggregate Loan Limits – Federal Direct Stafford Loan			
	Combined Base Limit for Subsidized [and Unsubsidized Loans for those not eligible for Subsidized]	Additional Limit for Unsubsidized Loans	Total Aggregate
Dependent Undergraduate Students (whose parents were not denied a PLUS loan)	\$23,000	\$8,000	\$31,000
Independent Undergraduate Students (and dependent students whose parents were denied a PLUS loan)	\$23,000	\$34,500	\$57,500

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: <https://studentaid.gov/>

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- **December 06, 2024** for the Fall Semester only loans,
- **May 13, 2025** for the Spring Semester only loans,
- **August 01, 2025** for Summer Session only loans.

Your deadline will be sooner if your last day of attendance is prior to the dates shown for the semesters listed above.



SAN DIEGO MESA COLLEGE

#14

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14-107 San Diego, CA 92111-4998
619.388.2817 | 619.388.2824 (fax)

2024-25 Federal Direct Student Loan Request LDLRQS-14

Student Name: _____ CSID: _____

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

The U.S. Department of Education offers low-interest **Federal 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 2024-25 academic year**; and must be meeting minimum Satisfactory Academic Progress for SDCCD Financial Aid students. Please note that late starting or short term classes may delay disbursement of loan funds.

Interest Rates & Origination Fees			
<ul style="list-style-type: none"> • Current Interest Rate: 6.53% fixed for loans disbursed before July 1, 2025. • Current Loan Origination Fee: 1.057% of loan amount for loans disbursed before October 01, 2024. 			
Academic Level	Annual Maximum <u>Subsidized Direct Loan</u> Borrowing Limits <small>(or unsubsidized total for students ineligible for subsidized)</small>	Additional Maximum <u>Unsubsidized Annual</u> Borrowing Limits for <u>Dependent students whose parents can borrow PLUS</u>	Additional Maximum <u>Unsubsidized Annual</u> Borrowing Limits for <u>Independent Students</u> <small>(and dependent undergraduate students whose parents are unable to obtain PLUS)</small>
1st Year Undergraduate <small>0 - 29.99 units.</small>	\$3,500	\$2,000	\$6,000
2nd Year Undergraduate <small>Minimum 30 units completed toward official academic plan.</small>	\$4,500	\$2,000	\$6,000
Third- and Fourth-Year Students* <small>[*HIM BA program only]</small>	\$5,500	\$2,000	\$7,000
<ul style="list-style-type: none"> • First-year undergraduate students who are first-time borrowers, will have to wait 30 days after the first day of your enrollment period (semester, session, etc.) before your school is allowed to give you loan funds. • Your loan eligibility may be less than the borrowing limit if your total financial aid, including loans, exceeds your cost of attendance. Subsidized loans are added to your financial aid first if you are eligible. Loan eligibility regulations may be found at Studentaid.gov/sub-unsub 			

Please confirm you have completed the following steps on StudentAid.gov. All steps must be completed before your loan request can be processed.

1. I completed **Direct Loan Entrance Counseling** Initial Here: _____
2. I completed the **MPN for Subsidized and Unsubsidized Loans** Initial Here: _____

Direct Loan funds are generally split equally to fall and spring semester and disbursed in a minimum of 2 payments.

<p>I request a new Direct Subsidized Student Loan in the amount of: \$ _____ .00</p> <p><input checked="" type="checkbox"/> Default Disbursement is Academic Year [Fall/Spring] <input type="checkbox"/> Fall Only <input type="checkbox"/> Spring Only <input type="checkbox"/> Summer Only</p>
<p>I request a new Direct Unsubsidized Student Loan in the amount of: \$ _____ .00</p> <p><input checked="" type="checkbox"/> Default Disbursement is Academic Year [Fall/Spring]. <input type="checkbox"/> Fall Only <input type="checkbox"/> Spring Only <input type="checkbox"/> Summer Only</p>

For complete loan terms and conditions, please refer to the **Loan Agreement for a Subsidized/Unsubsidized Loan (MPN)** at StudentAid.gov.

Student Signature **SIGN BY HAND ONLY**

Date

Student Name: _____ CSID: _____

FA Office Use only:

Loan Period:	<input type="checkbox"/> Fall Only (08/19/24–12/16/24)	<input type="checkbox"/> Fall & Spring (08/19/24–06/02/25)	<input type="checkbox"/> Spring Only (02/03/25–06/02/25)	<input type="checkbox"/> Summer Only (06/09/2025-08/16/2025)
The Student is:	<input type="checkbox"/> Resident	<input type="checkbox"/> Non-Resident	<input type="checkbox"/> Independent	<input type="checkbox"/> Dependent
** Grade Level: <small>** If the student does not have a prior student loan and has less than 30 units completed they are an 01.</small>	_____	Program of Study (Major) listed:	_____	
NSLDS <input type="checkbox"/> COD <input type="checkbox"/>				
Cum. Sub Total:	\$ _____	Prior Loan Period:	_____	
Cum. Unsub. Total:	\$ _____			
Loan Received elsewhere 2024-2025:	<input type="checkbox"/> YES <input type="checkbox"/> NO	\$ _____	Semester(s)	_____
Subsidized Loan Amount Certified:	\$ _____	LOAN FEE:	\$ _____	
Loan Sequence: (ie: 01, 04, etc]				
Unsubsidized Loan Amount Certified:	\$ _____	LOAN FEE:	\$ _____	
Loan Sequence: (ie: 01, 04, etc]				
NOTES:	_____			

FA Signature: _____ Date: _____