

2026-2027 SUBSIDIZED LOAN REQUEST FORM

Name _____ Student ID _____

Amount requested _____ -OR- ☐ I would like to receive the maximum loan amount my budget will allow.
_____ Initial here if you would like to **cancel your work-study** aid offer and replace it with this sub loan.

Students may borrow subsidized and/or unsubsidized loans, depending on their cost of attendance, dependency status, and year in school. You can view the **Direct Loan Borrower's Rights & Responsibilities Statement** and a **Sample Repayment Plan** at [Repaying Student Loans 101 | Federal Student Aid](#)

Note: This form is for subsidized loans only. Read carefully and sign below:

Subsidized	Unsubsidized
Based on Financial need and does not accrue interest if the student is enrolled in at least six eligible credit hours.	Begins accruing interest at the time of disbursement; interest will accrue and be capitalized at the end of deferment.

Interest Rate & Loan Fees

- Visit <https://studentaid.gov/understand-aid/types/loans/interest-rates?os=0&ref=app> to find the most current interest rate and loan fees.

Repayment

- Repayment of principal and interest is deferred until 6 months after you cease to be enrolled in at least 6 eligible credits in a degree/certificate program.
- I understand that I have 14 days after my loan is disbursed to cancel the loan and return any loan funds received to CSI.

Loan Tips

- I know that I need to complete [Student Loan Entrance Counseling](#) ([Entrance Counseling | Federal Student Aid](#)) and sign a [Master Promissory Note \(MPN\)](#) (<https://studentaid.gov/mpn/>) before my loan will be disbursed.
- The *net* loan amount is credited to your student account.
- You are responsible for repaying the *gross* loan amount.
- Loans will be disbursed in two disbursements. If only attending one term loans will be split into two disbursements within that one term.
- I understand that if I drop below 6 eligible credit hours before my loans are disbursed to me, I am no longer eligible to receive the funds. At this time exit counseling will be required.
- I understand that my loan eligibility may change if I have received additional financial aid that has not been reported to the CSI Financial Aid Office.
- If my loan needs to be adjusted, I will be responsible for repaying the over awarded amount to CSI.
- I certify that I will only use this loan for education-related expenses.
- If your subsidized loan does not meet your financial needs, you may submit the Unsubsidized Loan request.**
- Starting with the 2026-2027 academic year all Direct Loans will be prorated based on enrollment. This new regulation is part of the One Big Beautiful Bill Act (OBBBA).**

I hereby read and understand the above statements regarding my student loan award and have attached the following documents to this form with submission to the Financial Aid office.

Student Signature _____ Date _____