



# William D. Ford Federal Direct Loan Application

FOR LOANS DISBURSED AFTER JULY 1, 2010

*Annual Loan Amounts based on student need, KCTCS grade level, and KCTCS current Cost of Attendance*

Freshman (having earned 0-29 credit hours)  
 Dependent: \$5,500: \$3,500 Sub/\$2,000 Unsub  
 Independent: \$9,500: \$3,500 Sub/\$6,000 Unsub

Sophomore (having earned 30 or more credit hours)  
 Dependent: \$6,500: \$4,500 Sub/\$2,000 Unsub  
 Independent: \$10,500: \$4,500 Sub/\$6,000 Unsub

*KCTCS Colleges adhere to all Federal Regulations when certifying loans. Loan amounts listed above reflect the annual maximum loan debt allowable. Actual loan amounts may vary based on student need, as determined by KCTCS Cost of Attendance.*

**Borrower Section (Student: Please print. Note that this address must match what is on file in our system.)**

<b>SS #</b>		<b>Student ID #</b>	
<b>Name Last</b>		<b>Name First</b>	<b>MI</b>
<b>Address</b>		<b>Area Code/Phone</b>	
<b>City</b>		<b>ST</b>	<b>Zip</b>
<b>KCTCS E-mail address</b>		<b>Expected Date of Graduation MM/YYYY:</b>	

**Informed Statement:**

- I have completed my financial aid file.
- I have completed my on-line pre-loan counseling at [www.StudentLoans.gov](http://www.StudentLoans.gov)
- I have completed my Master Promissory Note (MPN) on-line at [www.StudentLoans.gov](http://www.StudentLoans.gov) .
- I understand I must be in an approved program plan at my KCTCS college, that I must maintain Satisfactory Academic Progress, and that my college will monitor my academic and enrollment status.
- I certify that I have provided the Office of Financial Aid all of my third party financial resources and that all available resources will be applied to my account prior to my loan certification.
- I understand I must be enrolled for a minimum of 6 credit hours to maintain Stafford loan eligibility and that I must notify the Office of Financial Aid if I drop below 6 credit hours or withdraw from college.
- I understand if I drop below 6 credit hours, all remaining Direct loan disbursements will be cancelled and I will start my grace period and could possibly be required to begin repayment of my Federal Student loan(s) while still in college.
- I understand my rights and responsibilities as a Direct loan borrower and that this is a loan that must be repaid.
- I understand that my college will certify eligibility for loans according to current guidelines.
- I understand that I am required to complete an Exit Interview at [www.StudentLoans.gov](http://www.StudentLoans.gov) before I leave my current KCTCS college.
- I understand that I have the Right to Cancel this loan (all or a portion) within 14 days of notification of disbursement.
- I understand that dissatisfaction with, or non-receipt of, the educational services being offered by my KCTCS college does not excuse me from repaying this or any other education loan.

**Amount Requested:**      Fall / Spring = \$ \_\_\_\_\_      Summer = \$ \_\_\_\_\_

**I request the Office of Financial Aid to certify a Federal Direct Student Loan on my behalf and to forward the data necessary to my lender and guarantee agency to complete the processing of my Stafford loan.**

I certify that there is no reason I would not meet the legal requirements for employment in my state of residence in the occupation for which I am preparing because of a physical or mental condition, age, or criminal record. I certify that I accept the referenced amount (s) and agree to the terms and conditions of the promissory note and the statement of Borrower's Rights and Responsibilities.

<b>Student Name PRINTED:</b>	
<b>Signature:</b>	<b>Date:</b>

*KCTCS is an equal opportunity employer and education institution*