



UNIVERSITY of HAWAII®
KAUAI
COMMUNITY COLLEGE

Federal Direct Subsidized Loan Request Form

Your initial 2018-19 Kauai Community College Financial Aid Award notification ONLY includes funds that are recommended for meeting the costs of your education. **In many cases, KCC recommends not borrowing at all, or recommends borrowing amounts that are less than the annual loan limits.**

First Time Student Borrowers: If this is your first Federal Direct Student Loan, you will need to complete and sign a *Master Promissory Note (MPN)* as well as *Entrance Counseling* prior to your loan being processed. Once completed, and upon receipt of this signed form, your loan will be processed.

Please Note: First time student, first time borrowers: There is a 30-day delay in the release of the first loan disbursement for first-time, first-year college students. (30 days AFTER the 1st day of the term).

Transfer Student Borrowers: If you have borrowed a Federal Direct Student Loan at another college/university in the last 10 years, you **do not** need to do a new MPN. You must complete *Entrance Counseling* prior to your loan being processed. Once completed, and upon receipt of this signed form, your loan will be processed.

Returning Student Borrowers: Upon receipt of this signed form, your loan will be processed.

Both the **Master Promissory Note** and **Entrance Counseling** can be completed at the following web site:
<https://www.studentloans.gov> .

By completing this form, you are requesting a **Federal Direct Subsidized Loan**. This loan has specific terms and conditions and differs from the Federal Direct Unsubsidized Loan. Visit <https://studentaid.ed.gov/sa/types/loans> for further details.

Student's Name: _____ Date of Birth: _____

Phone #: _____ UH ID Number/User Name: _____

USE THESE TOOLS TO HELP MAKE A SMART DECISION ABOUT BORROWING:

1. Go to www.studentloans.gov and sign in using your FSA User ID/Password
 - a. Select "Complete Loan Counseling" and complete both "Entrance Counseling" (required) and "Financial Awareness Counseling" (strongly recommended). Each counseling session takes approximately 30 minutes to complete.
 - b. Select Repay Loans from the menu on the right. Use "Estimate your Payments" to see how much you've borrowed so far, plan future borrowing, explore repayment options that are available, and learn how much your monthly payments are likely to be.

Total amount you borrowed prior to the 2018-19 school year: \$ _____
(Select *Use Your Loans* radio button to determine this amount).

Total amount you plan to borrow for the 2018-19 school year: \$ _____
(Add this amount using the *view or add your loans* button).

If I borrow in 2018-19, **my total student loan debt will be:** \$ _____
(Your outstanding loan balance should be equal to this number).

- c. Enter *Your Family Size* information. _____
- d. Enter your anticipated *Adjusted Gross Income* that you expect to earn upon degree completion and select your *State of Residence*. \$ _____
- e. Answer the following questions using *Standard* repayment.
 Enter the "Monthly Loan Payment" amount: \$ _____
 Enter the "Cumulative Payments" amount: \$ _____

Loan Amount Requested: \$ _____

Signature _____ Date _____

Financial Aid Office Use

RNASL ROASTAT ROAENRL RNANA RBAABUD RPAAWRD

RRAAREQ RHACOMM SHATERM

Approved _____ Denied _____ Reason if denied: _____

Financial Aid: kauccfao@hawaii.edu Web: <http://kauai.hawaii.edu/financial-aid>

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