



Financial Aid Loan Request

2026-2027

Previous Year Loans Yes No

Student Information

Last Name: _____ First Name: _____ MI: _____

Student's ctcLink ID: _____

Loan Request- Please utilize guide on back of form to select amounts

Remember loans must be repaid — borrow only what you need Please select the quarters and loan type you would like offered. The Financial Aid Office will offer the maximum amount for each type of loan you request based on your eligibility and the quarters you select. You may accept, reduce, or decline any portion of your loan once offered via your ctcLink Student Services center. If you reduced the loan amount offered, please note the loan amounts will be split evenly across the terms in which the loan is offered.

	Subsidized Loan	Unsubsidized Loan
Summer	<input type="checkbox"/>	<input type="checkbox"/>
Fall	<input type="checkbox"/>	<input type="checkbox"/>
Winter	<input type="checkbox"/>	<input type="checkbox"/>
Spring	<input type="checkbox"/>	<input type="checkbox"/>

Proration

If you will be graduating from SFCC/SCC and attending less than 9 months, please indicate below which quarter you will graduate: Summer Fall Winter Spring

Please indicate below how many credits you will enroll in each quarter of attendance:

Summer: _____ cr Fall: _____ cr Winter: _____ cr Spring: _____ cr

Loan Certification Information

- First-time borrowers must complete the Loan Entrance Counseling and Master Promissory Note at <https://studentaid.gov/h/manage-loans> before submitting this form.
- I understand the loan amount for which I am eligible may be less than what I request. My amount limit is based on the *Cost of Attendance*.
- To receive loans, I must be enrolled in a minimum of six aid-eligible credits for each quarter loans are requested.
- I understand that **ALL** accepted annual loans will be split evenly between the eligible quarters.
- I understand that once my loan request is processed, and the loan aid offer received via email, I will need to accept or decline the loans in the ctcLink Student Services Center.
- I understand prior quarter loans can only be awarded if there was no break in enrollment, I was enrolled in at least six aid-eligible credits, and the credits were successfully completed.
- I understand that the Financial Aid Office awards the eligible amount of Direct Subsidized Loan first and then the Direct Unsubsidized Loan up to the *Cost of Attendance*, which may be less than the maximum annual loan amount.

Signature Certification Required

Student Signature (Required)

Spokane Community College
1810 N Greene Street • MS 2152 • Spokane WA 99217
Fax: 509.533.7425 • Website: www.scc.spokane.edu
E-mail: fscc@scc.spokane.edu

Date

Spokane Falls Community College
3410 W Whistalks Way • MS 3172 • Spokane WA 99224
Fax: 509.533.3547 • Website: www.sfcc.spokane.edu
E-mail: sfcc.finaid@sfcc.spokane.edu

Spokane Colleges does not discriminate on the basis of race, color, religion, national origin, sex, disability, sexual orientation or age in its programs, activities or employment. Direct all inquiries regarding equal opportunity compliance and/or grievances to chief strategy and administration officer, CCS, 501 N. Riverpoint Blvd., P.O. Box 6000, MS1004, Spokane, Wash. 99217-6000. Direct all inquiries or grievances regarding access and Title IX to the chief compliance officer, 2917 W. Whistalks Way, MS 3027, Spokane, Wash. 99224.

Annual Maximum Loan Amounts –Please refer to the loan breakdown below

	Dependent <u>Annual</u> Maximums			Independent <u>Annual</u> Maximums		
	Subsidized + Unsubsidized = *Maximum			Subsidized + Unsubsidized = *Maximum		
1st Year (fewer than 45 college level credits)	\$ 3500	\$ 2000	\$ 5500	\$ 3500	\$ 6000	\$ 9500
2nd Year (more than 46 college level credits)	\$ 4500	\$ 2000	\$ 6500	\$ 4500	\$ 6000	\$ 10500
3Rd & 4TH Year	\$ 5500	\$ 2000	\$ 7500	\$ 5500	\$ 7000	\$ 12500
PreRequisite	\$ 2625	-----	\$ 2625	\$ 2625	6000	\$ 8625

Loan Breakdown *

***When using the chart above, please note the maximum annual amounts must be split between quarters.**

The annual maximum may not be taken in one quarter.

- Attending three quarters: The amount per quarter students may request is up to one-third (1/3) of the annual maximum.
 - Divide each loan type by 1/3 to determine the quarterly maximum.
- Attending four quarters: The amount per quarter students may request is up to one-fourth (1/4) of the annual maximum.
 - Divide each loan type by 1/4 to determine the quarterly maximum.

Federal Direct Loans are also subject to an aggregate lifetime limit. Review information below for details:

- Undergraduate dependent students are subject to an aggregate limit of \$31,000 (maximum \$23,000 subsidized).
- Undergraduate independent students are subject to an aggregate limit of \$57,500 (maximum \$23,000 subsidized).

Office Use Only

Program:		Credits:	
Originated:		Accepted	
NSLDS:			
<input type="checkbox"/> APPROVED	<input type="checkbox"/> DENIED	Rationale:	
Reviewer			Date

Spokane Colleges does not discriminate on the basis of race, color, religion, national origin, sex, disability, sexual orientation or age in its programs, activities or employment. Direct all inquiries regarding equal opportunity compliance and/or grievances to chief strategy and administration officer, CCS, 501 N. Riverpoint Blvd., P.O. Box 6000, MS1004, Spokane, Wash. 99217-6000. Direct all inquiries or grievances regarding access and Title IX to the chief compliance officer, 2917 W. Whistalks Way, MS 3027, Spokane, Wash. 99224.