

# SUMMER 2026 FEDERAL DIRECT LOAN REQUEST

## Heartland Community College Financial Aid Office

Complete and submit this application prior to the summer session. If you have not already done so, complete and submit the 2025-2026 Free Application for Federal Student Aid (FAFSA) at [www.studentaid.gov](http://www.studentaid.gov). The 2025-2026 FAFSA application must be received by the federal processor no later than June 30, 2026. **The last day to process summer loan request is July 1st.**

Name:	Student ID#:
Address:	City/State:
Zip Code:	Phone Number:

1. **Borrow only what you need**

**The maximum amount a student can borrow is based on Heartland's cost of attendance for Summer 2026. Your loan request may be reduced due to the cost of attendance, receipt of other financial aid or prior borrowing for the Fall 2025 and Spring 2026 terms.**

\*Actual loan amounts you are eligible for are determined by factors such as length of program, cost of attendance, your Expected Family Contribution (EFC), other financial aid you receive, your remaining eligibility under the annual and aggregate limits.

2. **We will award you a subsidized loan if you are eligible.** However, to award your maximum eligibility, some (or all) of your loan may be unsubsidized, and you will be charged interest while in school.

**Subsidized:** Under the subsidized loan program, the Department of Education pays (subsidizes) the interest while the student is enrolled at least ½ time (6 credit hours). Only those students with demonstrated financial need are eligible for subsidized student loans. **Maximums are \$3,500 for freshmen and \$4,500 for sophomores annually.**

**Unsubsidized:** Under the unsubsidized loan program, you are responsible for paying the interest during all periods. You can pay the interest while you're in school (or during a period of deferment/forbearance) OR you can allow the interest to accrue (accumulate) and have the interest added to the principal amount of your loan. This is called "capitalization". If you choose this option, it will increase the total amount you have to repay because you will be charged interest on a higher principal amount. **Annual maximums are \$2,000 for dependent student and \$4,000 for independent students.**

3. **Enrollment information (read and initial) each statement (DO NOT LEAVE BLANK).**

\_\_\_\_ You must be enrolled and currently attending at LEAST 6 ELIGIBLE credit hours, continuing and degree seeking student at HCC to receive loan funds.

\_\_\_\_ Late-starting classes can delay your financial aid funds.

\_\_\_\_ The following situations can reduce your loan eligibility: reducing your enrollment status, receiving aid from other sources such as scholarships, and third-party outside payments.

\_\_\_\_ If you reach Sophomore status (30 or more college level hours towards your academic program when grades and/or transfer credits are posted) after your loan has been awarded, please contact the Financial Aid Office to fill out a Direct Loan Request Form to increase loan eligibility.

\_\_\_\_ I understand that I will be awarded financial aid based on the number of hours enrolled at the time of application. If my enrollment plans change, I understand it is my responsibility to inform the Financial Aid Office of these changes. I further understand that changes to my enrollment may result in a reduction or cancellation of aid previously offered.

4. **Enrollment Status**

- I am currently enrolled in six credits hours for Summer 2026(must be enrolled in 6 hours to be loan eligible)  
**Check the semesters you have attended or plan on attending?**

Fall 2025     Spring 2026     Fall 2026 (registered in classes)

5. **Satisfactory Academic Progress**

*I understand that Satisfactory Academic Progress will be evaluated at the end of the Spring 2026 term and if I not meet the Satisfactory Academic Progress Standards at that time, any summer aid previously offered to me will be cancelled.*

6. **Borrower Information Sheet, Entrance Loan Counseling and Master Promissory Note**

**\*All must be completed prior to disbursement of loan funds**

**Borrower Information Sheet-** Must be completed and turned in with loan request form.

**Stafford Loan Entrance Loan Counseling-** You must complete at [www.studentaid.gov](http://www.studentaid.gov) . Sign in and follow the prompts. Read through material and take quiz (NOT REQUIRED IF COMPLETED PREVIOUSLY).

**Master Promissory Note-** Log onto [www.studentaid.gov](http://www.studentaid.gov). Sign in and follow the prompts. After reviewing your completed Master Promissory Note, click on “Submit” to complete the processing of your MPN. This step needs to be completed in order to process your MPN (NOT REQUIRED IF COMPLETED PREVIOUSLY UNLESS EXPIRED).

7. **Interested in knowing how much you have borrowed?** This information can be obtained by logging into the National Student Loan Data System at [www.studentaid.gov](http://www.studentaid.gov)

**8. Loan Request:**

**Indicate loan amount requested: \$ \_\_\_\_\_**

**(do not leave blank (numerical amounts only)**

**Which Loan Program(s) Are You Applying For? (Please check which loan(s) you are interested in:**

- Subsidized Loan (interest is paid by the federal government while you are enrolled at least half time)
- Both Subsidized and Unsubsidized Loan (You are responsible for interest accruing on an unsubsidized loan while you are in school)

**I understand that I must repay my Federal Direct Student Loan with interest. Furthermore, I understand that the loan will enter repayment approximately six months after I am no longer enrolled in at least a half-time basis (six hours). I further understand that all loan funds are to be used to pay for educational expenses incurred for attendance at Heartland Community College, and loan funds will first be applied to my student account to pay tuition, fees, and other education-related expenses.**

**ALL LOAN REQUEST must have a physical handwritten signature in ink to process and dollar amount.**

Signature: \_\_\_\_\_

Date: \_\_\_\_\_



# BORROWER INFORMATION SHEET

Print: Student Name \_\_\_\_\_ HCC ID #: \_\_\_\_\_

\_\_\_\_\_  
Street Address City State Zip

\_\_\_\_\_  
Phone Number

\_\_\_\_\_  
Cell Phone (if applicable)



## Must Complete Entire Section

### References

(Individuals who would be able to contact you over the next two-three years).

Name	Name
Street Address	Street Address
City, State, Zip Code	City, State, Zip Code
Telephone	Telephone
Relationship	Relationship

Note that the Financial Aid Office may verify the accuracy of the information you provide on this form.

### Your Signature and Date

I have read and I understand my rights and responsibilities as a borrower. I also understand that I must repay my loan according to the terms of the promissory note.

\_\_\_\_\_  
Student Signature (required)

\_\_\_\_\_  
DATE