

2022-2023 Unsub Direct Loan Application requirements [in order]

1. **MUST** complete & have a valid 2022-2023 FAFSA on file at San Diego Miramar College
2. **Complete** the On-line [Entrance Counseling @ https://studentloans.gov](https://studentloans.gov) and submit certification of completion.
3. See an Academic Counselor for an official Comprehensive Academic Plan. Your stated Program of Study and Degree Objectives listed on the Loan Request forms must match those indicated on your official Comprehensive Academic Plan.
4. **Complete** the [Electronic Promissory Note \(EMPN\) @ https://studentloans.gov](https://studentloans.gov)
5. **Complete and submit** the 2022-2023 Unsubsidized Direct Student Loan Application and Loan Disclosure and Terms (2 pgs)

Application deadlines for all 2022-2023 loans are by NOON on **November 19, 2022** for the Fall Semester only loans, by noon **May 13, 2023** for the Spring Semester only loan, or by **July 22, 2023** for Summer. Your deadline may be sooner if your last day of attendance is prior to the dates shown for the semesters listed above.

Annual Loan Limits - Stafford Loan

	Dependent Students Combined Limits (except students whose parents are unable to obtain PLUS Loans)	Independent Students Combined Limits (and dependent undergraduate students whose parents are unable to obtain PLUS Loans)
First-Year Undergraduate (Freshman)	No more than \$3,500 may be in subsidized loans. Combined limit: \$5,500	No more than \$3,500 may be in subsidized loans. Combined limit: \$9,500
Second-Year Undergraduate (Sophomore)	No more than \$4,500 may be in subsidized loans. Combined limit: \$6,500	No more than \$4,500 may be in subsidized loans. Combined limit: \$10,500
Third-Year and Beyond Undergraduate (Junior/Senior) Bachelor's Program ONLY	No more than \$5,500 may be in subsidized loans. Combined limit: \$7,500	No more than \$5,500 may be in subsidized loans. Combined limit: \$12,500

Aggregate Loan Limits - Stafford Loan

	Combined Base Limit for Subsidized [and Unsubsidized Loans for those not eligible for Subsidized]	Additional Limit for Unsubsidized Loans	Total Aggregate
Dependent Undergraduate Students (whose parents were not denied a PLUS loan)	\$23,000	\$8,000	\$31,000
Independent Undergraduate Students (and dependent students whose parents were denied a PLUS loan)	\$23,000	\$34,500	\$57,500

All Direct Loan information is current as of the printing of each individual publication. Please check the Department of Education's Direct Student Loan information on line regularly:

www.studentloans.gov

2022-2023 Unsubsidized Direct Student Loan Application (LDLRQU-#F7)

Dear Potential Student Borrower:

The San Diego Miramar College Financial Aid Office is dedicated to student success. Often, students need to borrow money to help with education related expenses. Typically, a student who needs to borrow money to get through school is making a good investment for their future.

However many students enter into debt without a clear picture of how it will affect them in the future. As the financial aid Unsubsidized Student Loan Counseling component, we hope that the following application will help you borrow responsibly.

If you need assistance completing this application, please visit the Financial Aid Office.

Return this completed Worksheet and Federal Direct Loan Request form to the Financial Aid Office at Miramar College, 10440 Black Mountain Rd, K1-312 San Diego, CA 92126 – Ph:619-388-7864, Fax:619-388-7910.

Application deadlines for all 2022-2023 loans are by NOON on December 2, 2022 for the Fall Semester only loan, by noon May 12, 2023 for the Spring Semester only loan, or by July 21, 2023 for Summer. Your deadline may be sooner if your last day of attendance is prior to the dates shown for the semesters listed above.

Name: _____ Student ID #: _____
Last First MI (10 digits)

D.O.B ____/____/____ Driver's License Number: _____ State: _____

Current Address: _____

City _____ State _____ Zip Code _____ Telephone Number () _____

1. The Program of Study I am currently enrolled in at Miramar College is: _____
2. My Degree Objective is to complete: Certificate of Achievement AA/AS
 Complete my general education & then transfer to complete a BA/BS
3. When is your expected final semester attending Miramar College? Semester: _____ Year: _____
4. I have met with an Academic Counselor and developed a Long-Term Academic Plan. YES _____ NO _____
5. As of today, I currently owe \$ _____ in student loan debt.
Please print your current loan debt on <https://nslds.ed.gov>.
6. I plan to borrow \$ _____ this academic year. [refer to the chart on the cover page for loan maximums]
7. To complete my educational goal after this year, I expect I will borrow \$ _____.
8. Total Loan Debt (Add question #'s 5 + 6 + 7) \$ _____.
9. Using my response to question 8, my approximate loan payment for **ALL Student Loan Debt** will be \$ _____ per month for _____ years.
(A loan repayment calculator may be found at <http://www.finaid.org/calculator/loanpayments.phtml>)
10. My expected starting salary will be \$ _____. Starting salary information may be found at:
<http://www.collegegrad.com/salaries/salaries.shtml> or http://www.studentsreview.com/salary_by_major.php3
11. Using your NSLDS print out from Question 5 & the "Aggregate Loan Limits" table on the front page of this worksheet, please calculate your remaining loan eligibility for both your Subsidized and your Unsubsidized Federal Student Loans on the spaces below.

Remaining Subsidized Loan Eligibility Amount \$ _____

Remaining Unsubsidized Loan Eligibility Amount \$ _____

NAME: _____ Student ID: _____

OFFICE USE ONLY

INDEPENDENT _____	DEPENDENT _____	PLUS	Approved / Denied	N/A
APPROVED _____	DENIED _____	DATE _____	INITIALS _____	
SUB AMT \$ _____	UNSUB AMT \$ _____	EST FEES \$ _____		