

# 09-10



**Office of Student Financial Aid**  
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## Federal Direct Stafford Loan Request Form

\_\_\_\_\_  
First Name M.I. Last Name 991-\_\_\_\_\_  
ID Number

**\*\*\* New \*\*\***  
Beginning with the 2009-2010 school year Indiana State University will participate in the William D. Ford Federal Direct Loan Program. All borrowers (new and returning) must complete a Master Promissory Note (MPN) and an Entrance Counseling Session.

Complete a Direct Stafford Loan Master Promissory Note (MPN) at [www.dlenote.ed.gov](http://www.dlenote.ed.gov)  
Complete the Entrance Counseling Session on-line at [www.dl.ed.gov](http://www.dl.ed.gov)

### LOAN AMOUNTS, PERIOD and EXPECTED GRADUATION DATE

I am applying for:  Subsidized Stafford Loan (Interest-free while in school.)  
 Unsubsidized Stafford Loan (Interest accrues while in school.)  
▶ One or both **must** be checked. ◀

Total Stafford Loan Requested: \$ \_\_\_\_\_ \*\*Do not write "Max" or "Maximum" for the loan amount. \*\*

Eligibility for Subsidized Stafford loan is determined before Unsubsidized Stafford loan.  
If you later wish to reduce the amount of your loan, you will need to complete a Loan Change Form.  
To request an increase in your loan later on, submit another Federal Direct Loan Request Form.

Choose the academic period for which you want Stafford Loan(s):

Fall 2009 & Spring 2010       Fall 2009 Only       Spring 2010 Only

Expected Graduation Date: \_\_\_\_\_ - \_\_\_\_\_  
Month Year

By submitting this form, I certify that all of the information above is complete and correct.

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

\_\_\_\_\_  
Date

# Federal Direct Stafford Loan Information

## Steps to apply for a Federal Direct Stafford Loan

- File the Free Application for Federal Student Aid (FAFSA) at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) ; check for required documents via your MyISU portal.
- The Financial Aid Office will send you an Award Notification Letter that you can use to determine the loan period, the type of eligibility, and the amount of eligibility.
- Complete a Federal Direct Stafford Loan Request Form and mail or fax the form back to the Office of Student Financial Aid.
- All borrowers (**new and returning**) must complete a Master Promissory Note (MPN) at [www.dlenote.ed.gov](http://www.dlenote.ed.gov). This process requires the Federal Student Aid PIN of the borrower. If you don't have your federal PIN, go to [www.pin.ed.gov](http://www.pin.ed.gov) to request a new or duplicate PIN.
- All borrowers (**new and returning**) must complete an Entrance Counseling Session at [www.dl.ed.gov](http://www.dl.ed.gov). This process requires either the borrower's Social Security Number **or** Federal Student Aid PIN.

## Interest Rates and Fees for 2009-2010

For Stafford loans disbursed between July 1, 2009, and June 30, 2010, the interest rate is fixed at 5.6% for undergraduate Subsidized Stafford Loans and fixed at 6.8% for Unsubsidized Stafford Loans and graduate/professional Stafford Loans. Up to 1.5% in fees can be deducted proportionately from each loan disbursement.

## Dependent Students- Maximum Annual Federal Loan Limits

Grade Level	Base Subsidized Amount	Additional Unsubsidized Amount	Annual Maximum	Aggregate Loan Limits
Freshman	\$3,500	\$2,000	\$5,500	\$31,000 (maximum \$23,000 in Subsidized)
Sophomore	\$4,500	\$2,000	\$6,500	
Junior/Senior	\$5,500	\$2,000	\$7,500	

*Dependent students whose parents are denied a PLUS loan should refer to the Independent Student chart. A new Federal Direct Stafford Request Form and verification of the Parent PLUS loan denial will be required by our office.*

## Independent Students - Maximum Annual Federal Loan Limits

Grade Level	Base Subsidized Amount	Additional Unsubsidized Amount	Annual Maximum	Aggregate Loan Limits
Freshman	\$3,500	\$6,000	\$9,500	\$57,500 (maximum \$23,000 in Subsidized)
Sophomore	\$4,500	\$6,000	\$10,500	
Junior/Senior	\$5,500	\$7,000	\$12,500	
Graduates	\$8,500	\$12,000	\$20,500	\$138,500 (maximum \$65,500 in Subsidized)