Financial Aid Office
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Aurora, CO 80011
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S_____
Student's CCA ID Number

2026-2027 Direct Loan Request Form

Student's Printed Name: _____ Phone Number:_____

Federal Direct Stafford (Subsidized and Unsubsidized) Loans are funding available to eligible students upon the completion of their Free Application for Federal Student Aid (FAFSA). This funding differs from grant/scholarship funding as it **must be paid back** to the Department of Education once the student has graduated, leaves school, or drops below half-time enrollment.

Starting in 2026-2027, loan amounts will differ depending on a student's dependency status, their level in college, their primary program of study, and their credit hour enrollment per term. Loans are now subject to a Schedule of Reduction, meaning that students who are enrolled in less than full-time (12+ credits) enrollment status will have reduced loan eligibility. Changes to enrollment status may impact future disbursement amounts and eligibility.

Step 1: Determining Eligibility – Provide anticipated enrollment & Initial the below statement indicating your understanding & agreement

Spring Anticipated Credit Hours: _____

_____ I understand that changes to enrollment may impact future loan eligibility.

Step 2: Loan Requests – Select one (1) of the following options to complete

Option 1 – Accepting A Loan

1. Select the term for which you are requesting a Federal Direct Stafford Loan
   ☐ Spring
2. Enter the amount you would like to request for each loan type. The amount you request may be adjusted due to your current and future enrollment status. Please utilizes the Schedule of Reduction calculator for additional insight on how your loans will be impacted based on your enrollment status.
   ☐ Spring Subsidized: $_____

   ☐ Spring Unsubsidized: $_____

Option 2 – Adjusting an already Accepted Loan

1. Select the term for which you are requesting a Federal Direct Stafford Loan **adjustment**
   ☐ Spring
2. Select the request type, loan type & amount requested to be adjusted. You may need to complete additional steps for certain requests
   ☐ Increase Spring Subsidized loan by $_____

   ☐ Increase Spring Unsubsidized loan by $_____

S_____

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Step 3: Terms of Agreement – Initial to indicate you read & agree to the below statements

_____ I understand that by borrowing loans, I am accepting the responsibility of repaying the loan.

_____ I understand that I MUST be enrolled in AT LEAST six (6) credit hours to receive any Federal Direct Stafford Loan funding.

_____ I understand that ANY changes to my enrollment status WILL adjust future loan disbursements.

_____ I understand that my loan amounts may be reduced based on my enrollment level, cost of attendance, annual and aggregate loan limits, and other federal eligibility requirements.

_____ I understand that if I fall below half-time enrollment (six [6] credits), I may enter repayment immediately if my loan is not eligible for a Grace Period.

_____ I understand that my loans will not disburse/will be cancelled and pulled back from my account if I do not attend and participate in my classes, if I am Dropped for No-Show, and/or am Dropped for Non-Payment.

_____ I understand that I MUST meet the terms of Satisfactory Academic Progress (SAP) to receive Federal Direct Stafford loan funding, and for my loans to qualify for In-School Deferment.

_____ I understand that if I am a FIRST-TIME loan borrower, the first disbursement date that my loan may be credited to my CCA account will be THIRTY (30) DAYS AFTER the first day of my enrollment period.

_____ I understand that if I am enrolled in late-start classes to meet half-time enrollment, my disbursement will be made only after my classes start.

_____ I understand that in order for my loans to disburse to my account, I must first complete both Entrance Counseling and Master Promissory Note online at https://studentaid.gov/.

_____ I understand that my Subsidized loan eligibility may be limited by federal regulations and/or financial need. Any remaining eligibility may be offered as an Unsubsidized loan.

_____ I understand that federal regulation requires loans be disbursed in two payments, INCLUDING single term loan requests. Loan requests will be credited to my account in two payments.

_____ I understand that if I borrow the entirety of my Annual combined total loan limits within the fall & spring semesters, I may not have remaining funding available for summer semester.

Certification Statement*: I certify that all the information reported to qualify for federal aid is complete and correct to my knowledge. If additional documentation is required, I will submit those documents in a timely manner. I understand that if I purposely give false or misleading information, I may face legal consequences, and my financial aid may be terminated.*

Student Signature: _____ Date: _____

IMPORTANT: ***Financial Aid can only pay for the classes required by your declared major.*** **Please refer to your degree check or make an appointment with your advisor.**

The Community College of Aurora prohibits all forms of discrimination and harassment including those that violate federal and state law, or the State Board for Community Colleges and Occupational Education Board Policies 3-120 and 4-120. The College does not discriminate on the basis of sex/gender, race, color, age, creed, national or ethnic origin, physical or mental disability, veteran status, pregnancy status, religion, genetic information, gender identity, or sexual orientation in its employment practices or educational programs and activities. The Community College of Aurora will take appropriate steps to ensure that the lack of English language skills will not be a barrier to admission and participation in vocational education programs.