



UNIVERSITY of HAWAII\*  
**KAUAI**  
COMMUNITY COLLEGE

## Federal Direct Unsubsidized Loan Request Form

Your initial 2018-19 Kauai Community College Financial Aid Award notification ONLY includes funds that are recommended for meeting the costs of your education. **In many cases, KCC recommends not borrowing at all, or recommends borrowing amounts that are less than the annual loan limits.**

Use this form to request a **Federal Direct Unsubsidized Student Loan** in addition to the funds already awarded and outlined in your initial 2018-19 financial aid award notification. If you have not requested and are eligible for a Federal Direct Subsidized Loan for the 2018-19 award year, you must complete an application for a Subsidized Direct Student Loan first.

**First Time Student Borrowers:** If this is your first Federal Direct Student Loan, you will need to complete and sign a **Master Promissory Note (MPN)** as well as **Entrance Counseling** prior to your loan being processed. Once completed, and upon receipt of this signed form, your loan will be processed.

**Please Note: First time student, first time borrowers:** There is a 30-day delay in the release of the first loan disbursement for first-time, first-year college students. (30 days AFTER the 1<sup>st</sup> day of the term).

**Transfer Student Borrowers:** If you have borrowed a Federal Direct Student Loan at another college/university in the last 10 years, you **do not** need to do a new MPN. You must complete **Entrance Counseling** prior to your loan being processed. Once completed, and upon receipt of this signed form, your loan will be processed.

**Returning Student Borrowers:** Upon receipt of this signed form, your loan will be processed.

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Both the **Master Promissory Note (MPN)** and **Entrance Counseling** can be completed at the following web site:  
[www.studentloans.gov](http://www.studentloans.gov)

By completing this form, you are requesting a **Federal Direct Unsubsidized Student Loan**. This loan has specific terms and conditions and differs from the Federal Direct Subsidized Loan. Visit <https://studentaid.ed.gov/sa/types/loans> for further details.

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Student's Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Phone #: \_\_\_\_\_ UH ID Number/User Name: \_\_\_\_\_

### **USE THESE TOOLS TO HELP MAKE A SMART DECISION ABOUT BORROWING:**

1. Go to [www.studentloans.gov](http://www.studentloans.gov) and sign in using your FSA User ID/Password
  - a. Select "Complete Loan Counseling" and complete both "Entrance Counseling" (required) and "Financial Awareness Counseling" (strongly recommended). Each counseling session takes approximately 30 minutes to complete.
  - b. Select Repay Loans from the menu on the right. Use "Estimate your Payments" to see how much you've borrowed so far, plan future borrowing, explore repayment options that are available, and learn how much your monthly payments are likely to be.

Total amount you borrowed prior to the 2018-19 school year: \$ \_\_\_\_\_  
(Select *Use Your Loans* radio button to determine this amount).  
Total amount you plan to borrow for the 2018-19 school year: \$ \_\_\_\_\_  
(Add this amount using the *view or add your loans* button).  
If I borrow in 2018-19, **my total student loan debt will be:** \$ \_\_\_\_\_  
(Your outstanding loan balance should be equal to this number).



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- c. Enter *Your Family Size* information. \_\_\_\_\_
- d. Enter your anticipated *Adjusted Gross Income* that you expect to earn upon degree completion and select your *State of Residence*. \$ \_\_\_\_\_
- e. Answer the following questions using *Standard* repayment.  
Enter the "Monthly Loan Payment" amount: \$ \_\_\_\_\_  
Enter the "Cumulative Payments" amount: \$ \_\_\_\_\_

**YOUR 2018-19 FEDERAL DIRECT UNSUBSIDIZED LOAN REQUEST**

To request a **Federal Direct Unsubsidized Student Loan** for 2018-19, enter your total loan request for the 2018-19 below.

- NOTE:
- A) There are limits on the amount of loans you may be eligible to receive each academic year (annual loan limits) and the total amounts you may borrow for undergraduate and graduate study (aggregate lifetime loan limits). *The actual loan amount you are eligible to receive each academic year may be less than the annual loan limit.*
  - B) Annually, student loan amounts cannot exceed your total Cost of Attendance (COA) budget minus total grant, scholarship, work, and other non-loan financial assistance available to you; or the annual loan limits - whichever is less.
  - C) Student loans are only available to students who attend at least half-time (6+ credits each semester), are making Satisfactory Academic Progress, are not in default on other education loans, have borrowed less than the aggregate lifetime limit, and have completed other requirements such as [Entrance Counseling](#) and a [Master Promissory Note \(MPN\)](#).

**1. TOTAL Loan Request for 2018-19:**

- a. 2018-19 Subsidized Loan (*include amounts already accepted*): \$ \_\_\_\_\_
- b. 2018-19 Unsubsidized Loan (*include amount you're requesting*): \$ \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

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\*\*\*Financial Aid Office Use\*\*\*

RNASL  ROASTAT  ROAENRL  RNANA  RBAABUD  RPAAWRD

RRAAREQ  RHACOMM  SHATERM

Approved \_\_\_\_\_ Denied \_\_\_\_\_ Reason if denied: \_\_\_\_\_

Financial Aid: [kaucfao@hawaii.edu](mailto:kaucfao@hawaii.edu) Web: <http://kauai.hawaii.edu/financial-aid>

*Kauai Community College does not discriminate on the basis of age, race, sex, color, national origin, or disability in its programs and activities. For more information or inquiries regarding these policies, please contact Isaih Ka'auwai, Counselor for Native Hawaiian Students & Title IX Coordinator, [ikaauwai@hawaii.edu](mailto:ikaauwai@hawaii.edu), 808-245-8260.*