

Student Name (Print): _____ SCF Student ID #: G00 _____

Address _____
Street City State Zip code

Current Loan Debt:

- Review the National Student Loan Data System at <https://studentaid.gov/> to review your current loan debt.
- Enter your total current loan debt owed at this time: \$ _____ (Required)

Annual Limits for Subsidized and Unsubsidized Loans (6.39% Interest Rate for 2025-2026 school year):

Dependent Students			
Year of Study	Maximum Subsidized Loan Amount	Maximum Unsubsidized Loan Amount	Maximum Loan Amount Subsidized/Unsubsidized
First-year student (0 -29 credits earned)	\$3,500	\$2,000	\$5,500
Sophomore (30- 59 credits earned)	\$4,500	\$2,000	\$6,500
Junior (60-89 credits earned) /Senior (90 credits earned to graduation)	\$5,500	\$2,000	\$7500
Independent Students			
Year of Study	Maximum Subsidized Loan Amount	Maximum Unsubsidized Loan Amount	Maximum Loan Amount Subsidized/Unsubsidized
First-year student (0 -29 credits earned)	\$3,500	\$6,000	\$9,500
Sophomore (30- 59 credits earned)	\$4,500	\$6,000	\$10,500
Junior 60-89 credits earned) /Senior (90 credits earned to graduation)	\$5,500	\$7,000	\$12,500

Requested Loan Amount: \$ _____ (Refer to Above chart)

- If I am not eligible for the total requested in the subsidized loan portion, I will accept a combination of subsidized and unsubsidized loans to equal the total amount requested. Yes ☐ No ☐

Loan Period: ☐ Fall/Spring ☐ Spring/Summer ☐ Fall Only (graduating students only) ☐ Spring only

Request an Increase of an Existing loan(s). New total: \$ _____

- If I am not eligible for the total requested in the subsidized loan portion, I will accept a combination of subsidized and unsubsidized loans to equal the total amount requested. Yes ☐ No ☐

Loan Period: ☐ Fall/Spring ☐ Spring/Summer ☐ Fall Only (graduating students only) ☐ Spring Only

Authorization that I understand the following:

- This is a Loan that must be repaid.*
- I must be enrolled, attend, and maintain at least half-time status (6 credits that are coursework compliant) at State College of Florida (SCF). Hours will not be counted as attending until all classes have begun. *Please note for late starting classes, loan(s) will not disburse until after I have established half time-status (6 coursework compliant credit hours).
- I must be making Satisfactory Academic Progress. See SCF SAP policy for details at <https://www.scf.edu/paying-for-college/financial-aid/> I must complete the Master Promissory Note (eMPN) online at <http://studentaid.gov>.
- I must complete Entrance Counseling if I am borrowing for the first time at <http://studentaid.gov> I must complete Exit Counseling at <http://studentaid.gov> when I graduate, withdraw from SCF, or when my enrollment drops below half time status.
- The interest rate on the amount of loan borrowed for 2025-2026 school year is 6.39% for subsidized and unsubsidized loans. Loans disbursed after 10/01/2020 are subject to a loan fee of 1.057%, which will automatically be deducted prior to each loan disbursement; therefore, the amount of the loan that posts on your account will be less than what was awarded.
- I must have completed the 2025-2026 FAFSA on file.

Student Signature: _____ Date: _____