



Summer 2026 Direct Stafford Loan Application



Please submit this application by April 10, 2026, to ensure funding for the summer 2026 term. This application can be processed after the date mentioned; however, you will need to pay your balance due with the Cashiering Office to avoid being dropped.

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

Address: _____
Street City State Zip code

*Before your loan request can be processed, the following must have been completed:

- 2025-2026 FAFSA (Free Application for Federal Student Aid) at www.studentaid.gov.
- Any additional forms that the college has requested (verification worksheet, tax transcripts, etc.). Outstanding requirements are available in MYSCF > Student Finance Tab > Financial Aid Requirements section.
- Eligibility will be determined based on the annual loan limits, less any loans that you have already taken out during the 2025-2026 academic year (whether at SCF or another institution)

Current Loan Debt: Login to your <http://studentaid.gov> account 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 through June 30th, 2026. 6.52% beginning July 1st):

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	\$7,500
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 loan amount in the Subsidized Loan portion, I will accept a combination of Subsidized and Unsubsidized Loans to equal the total amount requested. (Circle one) **Yes** **No**

By signing, you agree that you 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 7-10 days 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 (MPN) 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 when I graduate, withdraw from SCF, or when my enrollment drops below half time status at <http://studentaid.gov>. I may view my loan history at: <http://studentaid.gov>
- The interest rate on the amount of loan borrowed for summer 2025 is 6.39% for subsidized and unsubsidized loans through June 30th, 2026. 6.52% beginning July 1st, 2026.
- The loans are subject to a loan fee of 1.057% if first disbursement(s) is on or after 10-1-2020 and before 10-01-2026, 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.

Student Signature: _____ Date: _____

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