

Federal Direct Loan Application

STAFFx

Steps to Apply for a Loan at Lamar Community College

All borrowers need a current year FAFSA completed at LCC, an FSA ID and a Social Security Number to apply. LCC only certifies Direct Student Loans from the U.S. Department of Education.

1. **REQUIRED:** Access www.StudentLoans.Gov. Sign in and complete **Entrance Counseling for Direct Loans**.
2. **REQUIRED:** Remain on www.StudentLoans.Gov and complete the **Master Promissory Note (MPN)**. The MPN will ask for two references; current addresses are required.
3. **REQUIRED:** Complete the **Federal Direct Loan Application** form attached. Steps 1 & 2 should be completed before submitting a Direct Loan Application. Submit the completed application to the Financial Aid Office. Incomplete applications will not be processed.

Effective 7/1/2026 Federal Direct Loans are subject to schedule of reduction. If you are below full-time enrollment, loans will be reduced based on your actual enrollment status.

Annual Direct Student Loan Limits

Limits are set by the U.S. Department of Education.

Grade Level	Dependent Student	Independent Student
Freshman	\$5500 (maximum of \$3500 in subsidized funds)	\$9500 (maximum of \$3500 in subsidized funds)
Sophomore	\$6500 (maximum of \$4500 in subsidized funds)	\$10,500 (maximum of \$4500 in subsidized funds)
Junior/Senior (Bachelor's Only)	\$7500 (maximum of \$5,500 in subsidized funds)	\$12,500 (maximum of \$5,500 in subsidized funds)



Federal Direct Loan Application

STAFFx

STUDENT ID

S

Form must be completed in black or blue ink.

Name: _____ Phone # (____) _____
Last First

Permanent Address: _____
Street City State Zip

Read This Section Carefully

Please allow at least two weeks for this loan request to be processed. If any part of this form is incomplete, processing will be delayed. In addition, this form must be submitted no later than one week prior to the end of the semester for which you are requesting funds. LCC reserves the right to reduce or deny this loan request in accordance with the Higher Education Act [Amd. 1998 – Title IV, Part F, Section 479A(c)] [Code of Federal Regulations: 34 CFR 682.603(e)] which allows a school to refuse to certify a loan (or a portion of a loan) if the reason is documented and provided to the student in writing.

1. This is a loan request by you to the Federal Government. LCC will not be your guarantor or lender.
2. You are responsible for reading the Financial Aid Handbook located at www.lamarcc.edu.
3. Your financial aid file must be complete before any loan is certified. You must also be in an approved, aid-eligible degree or certificate program, making satisfactory academic progress (not in an ineligible status), and enrolled, not withdrawn, in at least 6 credit hours that apply to your declared degree program. You must meet all general aid eligibility requirements at the time loans are released. The loan funds will be released to your student account and apply to all authorized charges.
4. Understand that if you fail or withdraw from all or part of your classes, you may be asked to return all or part of your loan.
5. The total loan amount awarded will be awarded in the best combination possible of subsidized and unsubsidized funds and disbursed in two or more equal payments. The first disbursement will occur after census date and the second occurring midpoint of the aid period. If you feel that you have special circumstances, such as you are in your final semester of your program or your program of study is less than one academic year in length, you must schedule an appointment with the financial aid department to discuss your situation.
6. Understand that Federal Direct loans will be subject to schedule of reduction. If enrollment is below full-time, loans will be reduced based on exact enrollment status. Dropping or withdrawing courses mid-semester can cause a reduction in loan eligibility the following semester.
7. For first time borrowers, the initial loan disbursement is issued 30 days after the first day of classes.
8. The National Student Loan Data System (NSLDS) is the U.S. Department of Education's central database for student financial aid records. Student and parent borrowers can track and manage their federal student loans and grants online. The secure website provides information on loan and grant amounts, outstanding balances and status as well as loan servicer contact information.

Loan Request

Amount requested: \$ _____

Select period (Check One): ☐ ☐ ☐ ☐ ☐ ☐
Fall/Spring Fall Only Spring/Summer Spring Only Summer Only Fall/Spring/Summer

Are you graduating at the end of this current semester? (Check One) Yes ☐ No ☐

Personal References Please list two personal references by providing the following information. The purpose of the references is to enable LCC and loan servicers to contact you regarding your student loan should your current contact information become outdated.

	Reference #1	Reference #2
	<i>References MUST have different addresses than each other and the student.</i>	
Name		
Street Address		
City, State Zip		
Phone Number		
Relationship to You		

I understand that by signing below I acknowledge that I have completed the required steps to request a student loan, read and understand the statements above, and authorize Lamar Community College to certify loan funds on my behalf.

Student Signature: _____

Date: _____