

MIDDLESEX COMMUNITY COLLEGE  
FINANCIAL AID OFFICE  
**2012 – 2013 Federal Direct Loan Request Form**

Name: \_\_\_\_\_ MCC ID: **A** \_\_\_\_\_  
Last First MI  
Current day time telephone: \_\_\_\_\_

- Your 2012-2013 Financial Aid award letter indicates the recommended amount of federal student loan funds we estimate you need to cover your direct costs of tuition, fees, and books. You can accept up to that amount on-line at [www.middlesex.mass.edu](http://www.middlesex.mass.edu) without any additional request.
- If your award letter has no loan offered, we believe you can pay for these costs with the offered grants.
- However, some students have educationally related expenses for which they wish to borrow additional federal student loan funds. Use this form to request student loan funds you have not been offered on your award letter. Your request may be restricted by federal student loan limits and prior borrowing.
- If your loan request amount is **denied or reduced** you will be notified through your MCC/MiddleNet email account.

When do you expect to complete your current program of study at MCC? Month \_\_\_\_\_ Year \_\_\_\_\_

For what semester(s) do you need this loan? \_\_\_ Fall & Spring \_\_\_ Fall only \_\_\_ Spring only \_\_\_ Summer only

How much do you want to borrow? This amount is \_\_\_\_\_ additional OR \_\_\_\_\_ total

\$ \_\_\_\_\_ to cover remaining tuition and fees

\$ \_\_\_\_\_ to cover books and supplies

\$ \_\_\_\_\_ to cover health insurance fee that can't be waived

\$ \_\_\_\_\_ total from side 2

\$ \_\_\_\_\_ TOTAL

**Check one: (must be completed before your loan request can be reviewed)**

\_\_\_\_ I am a first time federal Direct Loan borrower. Go to [www.studentloans.gov](http://www.studentloans.gov) and complete

a. Entrance Counseling session. Date completed: \_\_\_\_\_

b. Master Promissory Note. Date completed: \_\_\_\_\_

\_\_\_\_ I have borrowed federal Direct Loans before.

Go to [www.NSLDS.ed.gov](http://www.NSLDS.ed.gov) Click on financial aid review and follow instructions to sign in. Report your total loan balance here \$ \_\_\_\_\_

Go to [www.direct.ed.gov](http://www.direct.ed.gov) Click on *Calculators*, then click on *Standard, Extended, and Graduated Repayment Calculator* to calculate your anticipated monthly loan payment based on your total loan balance, including the loan amount you are currently requesting. Report your monthly loan payment here \$ \_\_\_\_\_

**Statement of Understanding**

I understand and agree to the following conditions regarding my Federal Direct Loan:

1. The Financial Aid office must have my completed loan requirements and a completed financial aid file before I terminate my enrollment with Middlesex Community College in order for any money from this loan to be credited to my student account. Terminating my enrollment means I have officially withdrawn, stopped attending/abandoned my classes, or do not return the following semester.
2. If I am a first time borrower, I must complete an Entrance Counseling session and a Master Promissory Note before any money from this loan may be credited to my student account.
3. The amount I request may be reduced or rejected based on annual loan limits or lack of satisfactory documentation of need.
4. I must maintain six credit hours throughout each semester in order to receive the loan proceeds. **If I drop below six credits my loan will be canceled.**
5. I must repay my loan(s) even if I don't complete my education, if I am dissatisfied with my education, or if I am unable to get a job after I complete my program. Any loan I borrow must be repaid with interest and any deducted fees.
6. While enrolled at MCC, I must contact the Student Information Center within 5 days if I change my name, address, telephone number, Social Security number, graduation date, and contact the Financial Office if I transfer to another school, withdraw, or reduce my semester enrollment to less than six credits.

Student Signature: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

\*OVER\*

**Middlesex Community College students are strongly urged to limit educational borrowing whenever possible. Federal student loans should be used to assist with the additional costs associated with going to college, not to cover personal existing expenses.**

**If you believe you have additional costs other than for tuition, fees, books, and/or MCC health insurance you must provide additional information:**

How much do you want to borrow for additional costs?

**\$ \_\_\_\_\_ to cover transportation costs – not to exceed \$300 per semester** Federal student loans cannot be used to purchase, maintain or repair an automobile.

If you feel you have unusual transportation costs, provide a written explanation and documentation.

**\$ \_\_\_\_\_ to cover child care costs**

- a. number of children \_\_\_\_\_
- b. child care hours per week needed for education purposes **ONLY** \_\_\_\_\_
- c. Attach documentation of child care costs from your child care provider.

**\$ \_\_\_\_\_ to cover living expenses; complete the following income and expense grid and attach documentation as required:**

Living Expenses	Monthly Amount during school
Rent/Mortgage *	\$
Utilities *	\$
Food	\$
Personal (clothing, misc. expenses, etc.)	\$
Medical *	\$
Other (specify)	\$
	\$
<b>*Attach documentation</b>	
<b>TOTAL</b>	\$

Income, Benefits, and Resources	Monthly Amount during school
Wages	\$
Welfare benefits	\$
Food Stamps	\$
Housing Subsidy	\$
Fuel Assistance	\$
Cash Support	\$
Social Security	\$
Child Support	\$
Alimony	\$
Unemployment	\$
Other (specify)	\$
<b>TOTAL</b>	\$

**\$ \_\_\_\_\_ TOTAL amount requested on side 2 (please add this amount to your total on page 1)**

Return to: 591 Springs Road, Bedford, MA 01730 Tel. (781) 280-3650  
**OR**  
 33 Kearney Square, Lowell, MA 01852 Tel. (978) 656-3242

Email: [financialaid@middlesex.mass.edu](mailto:financialaid@middlesex.mass.edu)  
 ♦Office hours M-F, 8:30am - 5:00pm♦