

# Direct Loan Increase Form 2025-2026

## A. STUDENT INFORMATION

Name: \_\_\_\_\_ ACC Student ID#: \_\_\_\_\_

## B. DIRECT LOAN REQUEST

This Loan Increase Form provides the ACC Office of Financial Aid with the information necessary to process changes to your Federal Direct Loan. It is your responsibility to read and understand all of the information on this document. All loan requests submitted are subject to review by the Office of Financial Aid and submission of this form does not guarantee acceptance of funds. ACC Financial Aid has the right to reduce, deny, or require further documentation in determining a student's eligibility for any Federal Direct Loan request. You may cancel this loan within 30 days of disbursement without penalty by completing and submitting the "[Cancellation/Reduction of Aid Request Form](#)" to the Office of Financial Aid. After submission of this document, processing and disbursement may take up to 3 weeks.

### **DEADLINE to Submit Request:**

Fall 2025: November 24<sup>th</sup>, 2025

Spring 2026: April 27<sup>th</sup>, 2026

Summer 2026: July 20<sup>st</sup>, 2026

### **Annual Loan Limits**

See chart below:

*** ALL AMOUNTS SHOWN UNDER 'MAXIMUM ELIGIBILITY PER SEMESTER' ARE SUBSIDIZED & UNSUBSIDIZED COMBINED ***	Maximum eligibility per Semester	Maximum Subsidized Eligibility for 2025	Unsubsidized Eligibility for 2025	TOTAL YEARLY Fall 2025/Spring 2026/Summer 2026
DEPENDENT FRESHMAN	\$2,750	\$3,500	\$2,000	\$5,500
DEPENDENT SOPHOMORE	\$3,250	\$4,500	\$2,000	\$6,500
INDEPENDENT FRESHMAN	\$4,750	\$3,500	\$6,000	\$9,500
INDEPENDENT SOPHOMORE	\$5,250	\$4,500	\$6,000	\$10,500

You can request up to half of the annual amount per semester. Loan amounts will be evenly split between two (2) semesters (Fall/ Spring or Spring/Summer).

### **COMPLETE THE FOLLOWING:**

Please view your current loan amounts in your MyACC portal under the 'Student Finance' tab before completing your request.

**NOTE:** Please complete all areas with \*.

Please put the total amount requested for semester (i.e. amount accepted (if applicable), plus additional amount)

Type of Loan	Fall 2025	Spring 2026	Summer 2026
Subsidized	\$ *	\$ *	\$ *
Unsubsidized	\$ *	\$ *	\$ *

**\*\*An Origination Fee will be deducted from your federal loans prior to disbursement. The rate is currently 1.057% for loans originated from October 1, 2024 to October 1st, 2025. The amount paid to your student account will be the net amount for each loan (Requested Amount - Origination Fee = Net Amount)**

Arapahoe Community College Office of Financial Aid • 5900 S. Santa Fe Drive Littleton, CO 80120  
Phone: 303.797.5661 • Fax: 303.797.5663 • Email: [financialaid@arapahoe.edu](mailto:financialaid@arapahoe.edu)

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Please read and initial the statements below to indicate you have read and agree to them.

\_\_\_\_\_ I understand that I **MUST** be enrolled in at least six (6) credits, meet the terms of Satisfactory Academic Progress (SAP) to receive loan funds and for my loans to qualify for In-School Deferment

\_\_\_\_\_ I understand that I must complete a Master Promissory Note (MPN) and Entrance Counseling at Studentaid.gov for my loans to disburse

\_\_\_\_\_ I understand that if I am a first-time borrower, the first disbursement will be credited to my student account approximately 30 days after the first day of my courses

\_\_\_\_\_ I understand that the amount requested will be first applied to the Subsidized loan, and once I reach my semester/yearly limit, the remaining will be used from the Unsubsidized loan

\_\_\_\_\_ I understand that I may not be eligible to receive the full amounts listed above due to proration policies, yearly and lifetime limits

\_\_\_\_\_ I understand that if I borrow the entire yearly amount for Fall 2025 & Spring 2026 (see the yearly chart above), that I may not have any remaining funds to borrow for the Summer 2026 semester

\_\_\_\_\_ I understand that by borrowing loans, I am accepting the responsibility of repaying the loan

\_\_\_\_\_ I understand that if I fall below half-time enrollment (6 credits), I may enter repayment immediately if my loan is not eligible for a Grace Period

\_\_\_\_\_ I understand that my loans will be cancelled and pulled back from my Student Account if I do not attend or participate and am dropped for no show, which may create a balance on my Student Account

\_\_\_\_\_ Understand that my loans have origination fees deducted from my total loan amount prior to the loan disbursing into my Student Account

**I certify I have read this entire document and understand my rights as a borrower. I authorize the request made on this document, and I understand that the Office of Financial Aid will determine the actual loan amount for which I am eligible. The requested and eligible amounts may differ. I also understand that an incomplete form will not be processed. I understand that this amount can be either Subsidized or Unsubsidized based on the college's determination of my eligibility for each.**

*My signature below authorizes ACC to certify this loan request; I understand that these funds must be paid back to the lender based upon the terms agreed upon in my Master Promissory Note.*

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

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