

Suffolk County Community College  
Financial Aid Office

**2026-2027 Federal Direct Stafford Loan Request and Adjustment Form**

Name:	SCCC ID:
Address:	Telephone:
	Date of Birth:
City, State, Zip:	Email:

**Please note that there are multiple changes to loan limits that are effective July 1, 2026. Further detail can be found on the attached Disclosure form. By signing this document, you have read and understood the information provided about your borrowing eligibility.**

**Important:** Based on your request and eligibility, you will be awarded a Subsidized, a combination of Subsidized or Unsubsidized or an Unsubsidized Loan only. **Students must be enrolled in at least 6-degree applicable credits to qualify.**

**To request or accept a loan for 2026-2027:**

Period	\$ Amount
Fall 2026 and Spring 2027	
Fall 2026 only	
Spring 2027 only	
<b>Note: A fall only loan will only be processed if you are graduating at the end of the fall term.</b>	
<b>Further, if you are only attending one semester, such as Spring, your loan amount will be based on your enrollment and cannot exceed more than 50% of your annual loan amount.</b>	

**To request an increase to your existing 2026-2027 loan:**

Period	Current Amount	Plus (\$ increase)	Total \$ Amount
Fall 2026 and Spring 2027	\$	+	=
Fall 2026 only	\$	+	=
Spring 2027 only	\$	+	=

**To decline or reduce your existing 2026-2027 loan:**

Period	Current Amount	Minus (\$ decrease)	Total \$ Amount
Fall 2026 and Spring 2027	\$	-	=
Fall 2026 only	\$	-	=
Spring 2027 only	\$	-	=

**Subsidized Loan** – Fixed interest rate of **6.52% as of July 1, 2026**. Federal government pays accruing interest while borrower is enrolled in school. Repayment begins six months after borrower graduates, withdraws, or ceases to be enrolled at least half-time (minimum of six credits).

**Unsubsidized Loan** – Fixed interest rate of **6.52% as of July 1, 2026**. Borrower is responsible for accruing interest with the option to make interest payments while in school or allowing the interest to accrue and be added to principal (capitalized). Repayment begins six months after borrower graduates, withdraws, or ceases to be enrolled at least half-time (minimum of six credits). **Interest on Unsubsidized Loans begins to accrue upon receipt of the loan funds.**

### 2026-2027 Federal Stafford Loan Limits

The below maximum loan limits are based on full time (24 credits per academic year). All other enrollment levels will likely require reduction.

	Dependent 0-31 credits	Dependent 32+ credits	Independent 0-31 credits	Independent 32+ credits
<b>Base Sub/Unsub</b>	\$3,500	\$4,500	\$3,500	\$4,500
<b>Additional Unsubsidized</b>	\$2,000	\$2,000	\$6,000	\$6,000
<b>Total (annual maximum)</b>	\$5,500	\$6,500	\$9,500	\$10,500

**Caution against excessive borrowing:** We strongly caution students against excessive borrowing which may create unmanageable loan and interest repayments and result in **loan default**.

### Repayment Plan Options

Please refer to the Department of Education’s website at [studentaid.gov/manage-loans/repayment/repaying-101](https://studentaid.gov/manage-loans/repayment/repaying-101) for more information regarding loan repayment, loan servicers, and loan forgiveness options.

- I understand that I must repay my student loans including accrued interest once I am no longer enrolled at least half-time.
- I understand that if my subsidized loan is reduced or cancelled, I authorize Suffolk County Community College to process an unsubsidized for the same amount instead.
- I understand that if I do not repay my student loans I will be considered in default and will suffer the consequences. These include: my account will be sent to a collection agency, my unpaid loan balance becomes payable in full, I will be reported to national credit bureaus, I will be subject to seizure of federal and state income tax refunds and possible wage garnishment, I will be ineligible for any further financial aid.
- I understand that I must notify my loan servicer if I change my address or telephone number.
- I understand that I must notify my loan servicer before the due date if I cannot make a payment.
- I understand that I can make an appointment with a financial aid professional at SCCC to discuss my indebtedness and repayment responsibilities.
- I understand that I have access to all of my federal student loan borrowing information at the Federal Student Aid ([studentaid.gov](https://studentaid.gov)) website.**

### Student Acknowledgement and Certification:

**I affirm that I have carefully read the attached information sheet and authorize SCCC to process my request as I have indicated above:**

Signature:	Date:
Print Name:	