



EDMONDS COLLEGE

FINANCIAL AID

Federal Direct Loan Request Form 2025 - 2026

Use this form to ask us to include federal direct loan funds in your financial aid offer. Submit this form by the quarter [financial aid deadline](#) you plan to start taking classes. Submitting this form after the deadline may result in a delay in receiving your funds by the start of the quarter.

First and Last Name

ctcLink Student ID

Note the following:

- **Interest rates** have **increased to 6.53%** for loans disbursed on or after July 1, 2024 and before June 30, 2025
- You **must** be enrolled in 6 or more credits at Edmonds College required for your degree

You can find additional information about student loans using these links:

- [Direct Student Loans: Edmonds College Website](#)
- [Federal Student Loans for College](#)

Review the chart below to determine the amount you would like to borrow for the 2025 – 2026 school year.

| Yearly Direct Loan Limits | | | | | |
|--|-----------------------------------|-----------------------------------|-------------------------------------|-------------------------------------|--|
| Direct Loan Type | Dependent 1 st Year | Dependent 2 nd Year | Independent 1 st Year | Independent 2 nd Year | Bachelor Program 3 rd & 4 th Year |
| Subsidized | \$3500 | \$4500 | \$3500 | \$4500 | \$5500 |
| Unsubsidized | \$2000 | \$2000 | \$6000 | \$6000 | \$7000 |
| Total Amount | \$5,500 | \$6,500 | \$9,500 | \$10,500 | \$12,500 |
| Note: Students who do not qualify for a subsidized loan, may receive the full loan amount in unsubsidized loan funds based on their eligibility | | | | | |

What is the total amount you would like to borrow for the school year? \$

To receive your maximum eligibility, you can place **MAX** in the box

What is your expected graduation date from Edmonds College? End of

(e.g: Spring 2026)

Tell us which quarters you wish to receive loan funds (we equally divide loan funds between each quarter/s):

Summer 2025

Fall 2025

Winter 2026

Spring 2026

Entrance Loan Counseling and Master Promissory Note

In addition to this form, to request a loan, you must complete the [Entrance Loan Counseling](#) and [Master Promissory Note](#) before your loan funds can be released.

- If you do not complete these during the first quarter of the loan period, the Financial Aid office will cancel your loan request.

Certification:

I certify I am asking for a federal direct loan as part of my financial aid offer for the school year. I understand I must repay, with interest, the funds I borrow, and that I can cancel all or part of my loan by notifying the financial aid office in writing before my funds disburse each quarter. I agree to complete any federal required processes as notified by the Edmonds College Financial Aid Office:

Student Signature

Date

- An actual (wet) signature or an Electronic signatures (made with a stylus or finger) is required.
- Typed Signatures will not be accepted.

Download this form, sign, and submit online using this link: [Financial Aid Document Submission](#)