



Office of Financial Aid
1988 Newmark Avenue
Coos Bay, Oregon 97420
Phone: 541.888.7352 fax 541.888.7492

I, _____
(First and Last name)

_____ (Student ID)

would like to borrow \$ _____ for the entire 2026-2027 academic year.

I intend on enrolling in the following terms:

- Summer 26 _____ Credit hours
- Fall 26 _____ Credit hours
- Winter 27 _____ Credit hours
- Spring 27 _____ Credit hours

Grade level	Dependent (Max Award Amount)	Independent (Max Award Amount)
Freshman	\$5500	\$9500
Sophomore	\$6500	\$10,500

Federal Stafford Loan Guidelines

Federal Stafford Loans are either subsidized or unsubsidized. A subsidized loan is awarded based on financial need, and the interest payments do not accrue until you begin repayment. An unsubsidized loan is awarded based on cost of attendance, and the interest accrual starts when the loan is disbursed. **You may request to change your loan a maximum of one time during an academic year.**

- You must be registered in a minimum of 6 credits that go towards your declared degree.
- You must file a 26/27 FAFSA at www.fafsa.gov. The student's grade level on the FAFSA must be Freshman or Sophomore.
- You must maintain Satisfactory Academic Progress. For more information and guidelines, see www.socc.edu/financialaid.
- Must complete a **Master Promissory Note** at <https://studentaid.gov/mpn/>.
- Must complete **Entrance Counseling** at <https://studentaid.gov/app/counselingInstructions.action?counselingType=entrance>.
- Must complete Exit Counseling (when graduating or drops below half-time enrollment) at <https://studentaid.gov/>.
- Loans amounts may vary, as they cannot exceed the student's cost of attendance.
- Read Your Award Booklet for 2026-2027.

Student Certification

I certify that all information on this form is complete and correct. I am aware that there are yearly and aggregate loan limits. I have read my 2026-2027 Award Booklet. I have read the policies and procedures as outlined. I am currently enrolled at least half-time. I understand if I drop below half-time, I will not be eligible for a Federal Stafford Loan.

Academic Period Covers: July 1, 2026 to June 30, 2027 (Summer Term 2026, Fall Term 2026, Winter Term 2027, and Spring Term 2027)

Student's Signature

Date

***Loan Limits for Part-time Students**

The OBBB (One Big Beautiful Bill) reduces the amount of a loan that a student may borrow for an academic year if the student is enrolled in a program of study on less than a full-time basis during that academic year. This reduction in the annual loan limit will be made in direct proportion to the degree to which the student is not enrolled full-time, rounded to the nearest percentage point.

The revised schedule of reductions will be issued by the Secretary and used to determine the reduction in the annual loan limits for students who are enrolled less than full-time for subsequent academic years (2026-27 and beyond). Institutions are required to use this schedule of reductions when reducing the annual loan limits for all students who are not enrolled full-time in those academic years.