

ALPENA

COMMUNITY COLLEGE

2025-2026 FEDERAL DIRECT LOAN AMOUNT REQUEST FORM

Carefully read and complete all of the information below.

Last Name _____ First Name _____ MI _____

Address _____ City/State/ZIP _____

Social Security Number _____ Date of Birth _____ Phone _____

Expected Date of Graduation at ACC/ _____ Current Academic Program _____
Month/Year

Semester(s): (check <i>only one</i>)	Each loan is split in half. Disbursements to a student's ACC account will occur:
Fall & Spring	start of Fall & start of Spring
Fall 2025*	start of semester & mid-point of semester
Spring 2026*	
Summer 2026	
	*Suggested to only check when attending that one semester or graduating in that semester.

NOTE: For first time borrowers, the first disbursement will be delayed until 30 days into the semester.

For the semester(s) of the loan your enrollment status will be: (check <i>only one</i>)
full time (12 credits or more)
three-quarter time (9-11.9 credits)
half time (6-8.9 credits)

NOTE: You must be enrolled in at least 6 credits to qualify.

When completing this form, **you are applying for the Federal Direct Subsidized Loan**, where the government pays the interest while you are enrolled in school. The school will certify your eligibility for the loan types requested. The amount of the loan and other details (repayment, etc.) will be described in the Disclosure Statement included in the Master Promissory Note provided by the Direct Loan Program. For more information about federal student loans, go to <https://studentaid.gov>. Consider tuition, fees, book, rent, supplies and transportation when borrowing. **ACC's annual year consists of 2025 Fall, 2026 Spring, and 2026 Summer.**

Annual Loan Maximums Chart

Grade Level	Dependent Amount	Independent Amount	Allowable Subsidized portion from Dependent/Independent Amount
Freshman	\$5,500	\$9,500	\$3,500
Sophomore	\$6,500	\$10,500	\$4,500

NOTE: Disbursement Notifications will be sent to the student's ACC e-mail address with a disbursement schedule for student credit balances. Students enrolled in **ONLY** a Certificate Program can only receive Freshman loan amounts. Students enrolled in the Electrical System Technology Bachelor Program, who have **earned greater than 60 credits towards the program**, have increased loan maximums. The subsidized loan maximum is \$5,500 annually (based on eligibility). The annual loan maximums (for combined subsidized and unsubsidized loans) are \$7,500 for a Dependent student and \$12,500 for an Independent student (based on eligibility). Students enrolled in this program and requesting loan amounts greater than the above listed sophomore level **must provide "My Progress"** (from Self-Service **through the MyACC Portal**) along with this loan application.

By checking this box, I am also applying for the UNSUBSIDIZED Loan where I am responsible for paying the interest that accrues while in school.	Total requested Loan Amount, subsidized & unsubsidized, (only a number (over \$100) will be accepted). Be wise, only borrow what you need. \$ _____
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By signing this form, you are confirming the terms of the Master Promissory Note (Loan Agreement).

Borrower's Signature _____ Date _____

Submit completed form to ACC Financial Aid Office in Van Lare Hall 107, or mail it to ACC Financial Aid Office, 665 Johnson Street, Alpena, MI 49707, or fax to (989) 358-7541, or e-mail accfinaid@alpenacc.edu. Call (989) 358-7286 with any questions.

For Office Use Only:

EC _____	COA _____	T&F _____	Ccode _____
MPN _____	-Aid _____	R&B _____	Bach _____
1 st FR _____	Total _____	B&S _____	Dipl _____
Con. FR _____	(Un+Sub) _____	P _____	Dep _____
SO _____	-SAI _____	T _____	SAP _____
JR/SR _____	Need _____	COA _____	SUB _____
Prorate _____	(Sub) _____		UNS _____