Ottawa University

2026-2027 Student Loan Request Form

MAXIMUM FEDERAL DIRECT STUDENT LOAN AMOUNTS

Dependent Undergraduates	Subsidized (if eligible)	Unsubsidized	Total
First Year **(0 – 23.9 credits earned)**	$3,500	$2,000	$5,500
Second Year **(24 – 53.9 credits earned)**	$4,500	$2,000	$6,500
Third Year and Beyond **(54+ credits earned)**	$5,500	$2,000	$7,500
Independent Undergraduates	(and dependents whose parents are unable to borrow under the PLUS program)		
First Year **(0 – 23.9 credits earned)**	$3,500	$6,000	$9.500
Second Year **(24 – 53.9 credits earned)**	$4,500	$6,000	$10,500
Third Year and Beyond **(54+ credits earned)**	$5,500	$7,000	$12,500
Teacher Certification	$5,500	$7,000	$12,500
Graduate and Professional Students	NA	$20,500	$20,500
Lifetime Maximum Loan Limits			
Dependent Undergraduates	$23,000	$8,000	$31,000
Independent Undergraduates (and dependents whose parents are unable to borrow under the PLUS program)	$23,000	$34,500	$57,500
Graduate and Professional Students	NA	$138,500	$138,500

- **Direct Subsidized Loans** do not accrue interest until your grace period begins.
- **Direct Unsubsidized Loans** accrue interest from the time funds are disbursed.

Fill in the **AMOUNT** you want to borrow (Subsidized loans are always awarded before Unsubsidized loans)*:

I want to borrow the following amount (total Subsidized AND Unsubsidized): $____________________

*Graduate students are only eligible for Unsubsidized loans.

_____ I **DO NOT** want a Federal Direct Student Loan.

By enrolling in classes at Ottawa University, a student makes a financial commitment to pay the tuition and fee charges associated with that enrollment. The enrollment action constitutes a financial obligation between the student and Ottawa University and all proceeds of this agreement will be used for educational purposes and constitute an educational loan pursuant to 11 U.S.C. § 523(a) (8).

Printed Name: ______________________________ Signature: ____

Social Security Number: ___________________________ ID #: _______________ Date: ___________________

(Rev 10.24.19)

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