



Office of Financial Aid

Sumner Hall | 333 N College Way, Claremont CA 91711
Financial.aid@pomona.edu | 909-621-8205 | 909-607-9842 (fax)

2025-26 Federal Direct Student Loan Request

The U.S. Department of Education offers low-interest **Federal Direct subsidized** and **unsubsidized** loans to eligible students to help cover the cost of college. To receive either type of loan, you must be enrolled in at least 1.5 units (half-time) at Pomona College **and have completed a FAFSA for the 2025-26 academic year**. Direct Loan funds are applied equally to fall and spring semester charges. For complete loan terms and conditions, please refer to the **MPN for Subsidized/Unsubsidized Loans** at **StudentAid.gov**.

Interest Rates & Origination Fees:

- **Current Interest Rate: 6.39%** fixed for loans disbursed before July 1, 2026.
- **Current Loan Fee: 1.057%** of loan amount for loans disbursed before October 01, 2025.

Direct Loan Annual Maximum Borrowing Limits for Dependent Students

First Year Students:	\$5,500 (of which no more than \$3,500 may be subsidized)
Second Year Students:	\$6,500 (of which no more than \$4,500 may be subsidized)
Third and Fourth Year Students:	\$7,500 (of which no more than \$5,500 may be subsidized)

Your loan eligibility may be less than the borrowing limit if your total financial aid, including loans, exceeds your cost of attendance. Your loan request will be reviewed for subsidized eligibility. Subsidized loans are added to your financial aid first if you are eligible. Subsidized loan eligibility regulations may be found at **Studentaid.gov/sub-unsub**.

Loan Request Steps for New Borrowers

To request a **2025-26 Federal Direct Student Loan**, complete the following steps:

1. Log into **StudentAid.gov** using your **FSA ID** and:
 - Complete **Student Loan Entrance Counseling**
 - Complete the **MPN for Subsidized/Unsubsidized Loans**
2. Submit this completed **Federal Direct Student Loan Request Form** to the Office of Financial Aid.

Your Direct Student Loan Request

Please confirm you have completed the following steps on StudentAid.gov. All steps must be completed before your loan request can be processed.

1. I completed **Student Loan Entrance Counseling** Initial Here: _____
2. I completed the **MPN for Subsidized/Unsubsidized Loans** Initial Here: _____

I request a new Direct Student Loan in the amount of: \$_____.00

☐ **Add Loan Fee***
* The loan fee is deducted from the loan amount requested. Check the "Add Loan Fee" box if you want to borrow additional funds to cover the loan fee and receive the amount requested. The sum of the loan fee and loan amount request must be within the annual maximum borrowing limit.

Student First Name

Student Last Name

Class Standing for 2025-26

Student ID

Student Signature (no typed or electronic signatures, please)

Date

For Office Use Only

Gross Loan _____ Net Loan Disb _____ Loan Fee _____ Initials _____ Date _____