



STUDENT ID
S

Student Address: _____

SSN: _____

Line 2 of Address: _____

DOB: _____

Student Phone: _____

Student E-Mail Address: _____@student.CCCS.edu

(LCC will not process a loan request without your [@student.cccs.edu](mailto:student.cccs.edu) email address)

4. Is this your first loan request of the aid year? Yes No (Circle One)

First-time student loan borrowers are required to attend an Entrance Counseling session in-person on the LCC campus.
See the Financial Aid Office for a schedule of Entrance Counseling sessions

5. I understand the difference between Subsidized and Unsubsidized. Yes No (Circle One)

6. I am requesting a loan for: Fall/Spring Fall Only Spring/Summer Spring Only Summer Only Fall/Spring/Summer

7. Are you graduating this semester? Yes No (Circle One)

8. Which type of loan do you wish to accept? **Subsidized** Unsubsidized Both

9. I understand that this is a loan, and is not Free Money Yes or No (Circle One)

10. Are you a Transfer Student? Y or N If yes, have you transferred credits to LCC? Y or N If not, do you intend to? Y or N

11. If I do not qualify for Subsidized Funds, I wish to accept Unsubsidized Funds for the total request Yes or No

I wish to **Accept** a loan from the Federal Government for: \$ _____ Subsidized

_____ Unsubsidized

_____ Total Amount Requested

Personal References: REQUIRED

Please list 2 personal references by providing the following information. The purpose of the references will be to enable Financial Aid to contact you regarding your student loan should your current contact information become outdated. Please include references that DO NOT share the same permanent address as yourself.

Reference #1 Name: _____

Address: _____

City, State: _____

Telephone Number: _____

Reference #2 Name: _____

Address: _____

City, State: _____

Telephone Number: _____

Student Signature: _____

Date: _____



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Confirmed by _____

Sample Student Loan Repayment Chart

Total loan debt	Number of months	<u>Total Monthly Payment</u>	Total Interest (6.8%)	Total Payment (Interest + Principal)
\$3,500.00	90	<u>\$50.00</u>	\$970.00	<u>\$4,471.02</u>
\$4,500.00	120	<u>\$51.79</u>	\$1,714.80	<u>\$6,214.80</u>
\$9,500.00	120	<u>\$109.33</u>	\$3,619.60	<u>\$13,119.60</u>
\$13,000.00	120	<u>\$149.60</u>	\$4,952.00	<u>\$17,952.00</u>
\$15,000.00	120	<u>\$172.62</u>	\$5,714.40	<u>\$20,714.40</u>
\$17,500.00	120	<u>\$201.39</u>	\$6,666.80	<u>\$24,166.80</u>
\$20,000.00	120	<u>\$230.16</u>	\$7,619.20	<u>\$27,619.20</u>
\$22,500.00	120	<u>\$258.93</u>	\$8,571.60	<u>\$31,071.60</u>
\$25,000.00	120	<u>\$287.70</u>	\$9,524.00	<u>\$34,524.00</u>
\$27,500.00	120	<u>\$316.47</u>	\$10,476.40	<u>\$37,976.40</u>
\$30,000.00	120	<u>\$345.24</u>	\$11,428.80	<u>\$41,428.80</u>
\$32,500.00	120	<u>\$374.01</u>	\$12,381.20	<u>\$44,881.20</u>
\$35,000.00	120	<u>\$402.78</u>	\$13,333.60	<u>\$48,333.60</u>
\$40,000.00	120	<u>\$460.32</u>	\$15,238.40	<u>\$55,238.40</u>
\$42,500.00	120	<u>\$489.09</u>	\$16,190.80	<u>\$58,690.80</u>
\$45,000.00	120	<u>\$517.86</u>	\$17,143.20	<u>\$62,143.20</u>
\$47,500.00	120	<u>\$546.63</u>	\$18,095.60	<u>\$65,595.60</u>
\$50,000.00	120	<u>\$575.40</u>	\$19,048.00	<u>\$69,048.00</u>
\$52,500.00	120	<u>\$604.17</u>	\$20,000.40	<u>\$72,500.40</u>
\$55,000.00	120	<u>\$632.94</u>	\$20,952.80	<u>\$75,952.80</u>
\$57,500.00	120	<u>\$661.71</u>	\$21,905.20	<u>\$79,405.20</u>

- What is your total student loan debt as of today? \$ _____
 - You can review your total student loan debt at www.nslsds.ed.gov or call (800) 433-3243.
 - How much more will you need to borrow to complete your education? \$ _____
(Include this year's loan request as well)
 - Projected student loan debt when finished = \$ _____
- CIRCLE YOUR ESTIMATED MONTHLY STUDENT LOAN PAYMENT IN THE TABLE

Your Estimated Monthly Budget After Graduation

- Monthly Earnings in Your Career** Annual Income \$ _____ / 12
- Please visit www.onetonline.org, search your career choice to find the yearly earnings. Divide the yearly earnings by 12 to get your monthly earnings. =\$ _____
- Average cost of utilities** (Includes Electricity, Phone, Television, Internet and Natural Gas) - \$307.81
- Average Rent** - \$372.00
- Monthly Food Costs** - \$400.00
- Student Loan Payments** - \$ _____
- Please use above chart for monthly payment estimate.
- Remaining Income Available** =\$ _____

Utility price based on <http://www.whitefenceindex.com/> and uses the national average. Rent figures are based on the average rate in Colorado as reported by http://money.cnn.com/magazines/fortune/price_rent_ratios/. Food costs are based on the USDA's figures for a family of two on a Moderate Cost Food Plan.