Students may borrow subsidized and/or unsubsidized loans, depending on their financial need, cost of attendance, dependency status, and year in school. Subsidized loans do not accrue interest as long as the student is enrolled in at least six credit hours. Unsubsidized loans begin accruing interest at the time of disbursement. Please refer to the chart below for the maximum amount you can borrow.

<table>
<thead>
<tr>
<th>Academic Level</th>
<th>Earned Credit Hours</th>
<th>Dependent Student</th>
<th>Independent Student</th>
<th>Total Amount</th>
<th>Total Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Sub&amp;Unsub</td>
<td>Additional Unsub</td>
<td>Total</td>
<td>Unsub</td>
</tr>
<tr>
<td>First Year (Never Attended)</td>
<td>0</td>
<td>$3500 + $2000 = $5500</td>
<td>$3500 + $6000 = $9500</td>
<td></td>
<td></td>
</tr>
<tr>
<td>First Year (Attended Before)</td>
<td>1-25</td>
<td>$3500 + $2000 = $5500</td>
<td>$3500 + $6000 = $9500</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Second Year</td>
<td>26+</td>
<td>$4500 + $2000 = $6500</td>
<td>$4500 + $6000 = $10500</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Aggregate Loan Limits</td>
<td>N/A</td>
<td>$31,000 No more than $23,000 can be subsidized</td>
<td>$57,500 No more than $23,000 can be subsidized</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Loans will be disbursed in two equal installments. Because loan amounts must fit into a student’s cost of attendance budget, a student could receive less than the amounts listed above or requested.

Go to [www.nslds.ed.gov](http://www.nslds.ed.gov) to answer the following question:

What are my total loans borrowed? Subsidized __________ Unsubsidized __________ Combined Loans __________

Check NetPartner for the amount of loans received this school year: Subsidized __________ Unsubsidized __________

Additional Loan Amount Requested: Fall $___________ Spring $___________ Summer $___________

I understand that if I drop below 6 credit hours before my loans are disbursed to me, I am no longer eligible to receive the funds. I know that I need to complete Student Loan Entrance Counseling and sign a Master Promissory Note before my loan will be disbursed. I understand that my loan eligibility may change if I have received additional financial aid that has not been reported to the CSI Financial Aid Office. If my loan needs to be adjusted, I will be responsible to repaying the returned amount to CSI. I know that I have 14 days after my loan is disbursed to cancel the loan and return any loan funds received to CSI. I certify that I will only use this loan for education-related expenses.

Student Signature __________________________________________ Date_______________

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**OFFICE USE ONLY**

NSLDS: Loans in 2012-13 ___________________ Aggregate amount $______________

DEPPENDANCY STATUS: __ Dependent __ Independent

YEAR IN SCHOOL: __ 1st year __ 2nd year

BUDGET: Remaining eligibility ____________________________

NEW LOAN AMOUNT: ______________________

PACKAGING: __ 30 day delay if 1st year never attended

__ Enrollment code is entered in all 3 disb. boxes

POE: First Year Never Attended First Year Attended Before Second Year

DL DATA LOANS (APPLICATION DETAILS): __ Grade level matches POE and Student Info __ Loan Period is correct

COMMENT IN PFAIDS: Loan Request (Approved/Denied) for (Fall, Spring, Summer) semester.

Add to Document Details (Approved/Denied)

ADVISOR SIGNATURE________________________________________ DATE: ______________