2026-2027 FEDERAL DIRECT STAFFORD LOAN REQUEST FORM

(Application for Unsubsidized Federal Direct Loan)

Please email this form to The John Paul II Institute Processing Center at JohnPaulII@financialaidservices.org

Student Name:_____ SSN(last 4 digits):_____ Phone #:_____
Last Name/First Name/Middle initial (please print)

Home Address:_____
City State Zip

Email:_____ Anticipated Completion/Graduation Date:_____

MAXIMUM ANNUAL FEDERAL LOAN LIMITS FOR GRADUATE STUDENTS

Enrollment Period	ANNUAL LIMIT
Full Academic Year**	Unsubsidized Loan $20,500

***Amounts could be reduced if you attend less than a full academic year*

Direct Unsubsidized Stafford Loan—A federally guaranteed loan that is not based on financial need. Interest will accrue from the time the loan is disbursed to The Institute. You do not have to make interest or principal payments until six months after graduation, you drop below half-time status or cease enrollment, but doing so can save you money. If you choose not to pay the interest while you are in school, the interest is capitalized when the loan enters repayment. The interest rate is fixed at 7.94% for loans first disbursed on or after July 1, 2025 and before July 1, 2026. There is a 1.057% loan origination fee charged and taken off the top of the loan prior to disbursement to the school for loans first disbursed on or after October 1, 2019. It is recommended that students make the interest payments while they are in school to avoid the interest being capitalized and added to the principle of the loan.

**** Please note the above interest rates and origination fees are subject to change and this document will be updated with new rates upon their release by the Department of Education. For up-to-date rates, please go to https://studentaid.gov. ****

Please refer to the William D. Ford Direct Loan Program Information sheet for additional information.

LOAN APPLICATION PROCEDURES

Please indicate the dollar amount of your loan request: $_____ Federal Unsubsidized Direct Loan

Please indicate your enrollment status for each term(s) you anticipate borrowing for:

Fall 2026: full time ☐ ½ time ☐ less than ½ time ☐ will not attend ☐

Spring 2027: full time ☐ ½ time ☐ less than ½ time ☐ will not attend ☐

Loan Reminders:

- All students, regardless of income, must complete the FAFSA before a loan can be processed.
- Please borrow responsibly.

I have read and understand the terms and conditions regarding the loan programs offered and I authorize The John Paul II Institute to originate my loan on my behalf.

Student's Signature:_____ Date:_____