

York College Direct Student Loan Application Process

Federal Direct Subsidized/Unsubsidized Loan

BEFORE submitting the Federal Direct Loan Application, you must **MEET ALL** of the following criteria:

- Completed **FAFSA** (www.fafsa.ed.gov) application, including **Verification**, if selected.
- Be in **good Satisfactory Academic Progress** standing.
- Registered for a minimum of **6 credits** at York College.
- Be a **matriculated student** (registered in a degree program).
- Have a valid **Entrance Counseling Interview**. If you did an **Exit Counseling Interview**, you must complete a new **Entrance Counseling Interview** (www.studentaid.gov). [To expedite process, also have a valid Student Loan Agreement for current school year (MPN).]

DEADLINES:

Priority:

Submission:

SUMMER 2025

May 12, 2025

July 13, 2025

FALL 2025

July 21, 2025

November 17, 2025

SPRING 2026

December 12, 2025

May 4, 2026

ACADEMIC YEAR LIMITS

SUBMITTING the LOAN APPLICATION via CUNYfirst:

- 1) Log into your CUNYfirst account.
- 2) Go to "Student Center".
- 3) Scroll down to the "Financial aid" section.
- 4) Click on "Direct Loan Processing Form".
- 5) Institution: YRK01.
- 6) Aid Year: 2026
- 7) Read all instructional pages prior to completing the request.
- 8) Place a whole round number for your desired loan amount (example - \$1,500).
- 9) In the SUMMER, FALL, and SPRING boxes, indicate the number of credits you are/will be enrolled if you want a loan for that semester. Loan will be divided amongst the semesters requested.

<u>Undergraduate</u>	<u>Sub</u>	<u>DEP/ Sub & Unsub</u>	<u>Independent</u>
Freshman	\$3,500	\$5,500	\$9,500
Sophomore	\$4,500	\$6,500	\$10,500
Junior	\$5,500	\$7,500	\$12,500
Senior	\$5,500	\$7,500	\$12,500
<u>Graduate</u>	\$0	\$20,500	

SUBMITTING the LOAN APPLICATION via PAPER:

- 1) Complete items 1 – 3.
- 2) Select Loan Type.
- 3) Select change to existing loan, if any.
- 4) Indicate total amount requested as a whole number, including any change(s).
- 5) Select applicable semester(s) and answer questions that follow.
- 6) Read Certification then sign and date.
- 7) Submit completed application to Financial Aid Office/ secure portal document upload.

PLEASE NOTE:

- Any application that is incomplete, illegible, and/or incorrect will not be processed.
- Loan processing takes a minimum of 2-4 business weeks. Once your loan is authorized, you should see the loan amount in "Pending Aid" in your CUNYfirst account. This amount may be applied as credit towards your tuition and fees.
- You can only use the Direct Loan Processing Form in CUNYfirst **ONCE** during the same academic year.
- If you wish to **Increase**, **Reduce**, or **Cancel** your loan in the same academic year, you must complete a paper Direct Loan Processing Adjustment Form so any changes to your existing loan can be processed. Upload your form to our secure document portal. <https://www.cuny.edu/finaid/forms>.
- Contact Information on student's CUNYfirst Account will be used for any communication.



2025-2026 Federal Direct PLUS Loan Request Form

STUDENT INFORMATION:

1. Name:

LAST

FIRST

M.I.

2. SSN#:

D.O.B.: / /

3. CUNYfirst/EMPL ID#:

BORROWER INFORMATION:

4. Name:

LAST

FIRST

M.I.

5. Relationship to Student:

6. SSN#:

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D.O.B.: / /

7. CUNYfirst/EMPL ID# (if assigned):

8. Mailing Address:

9. Phone #:

10. E-mail Address:

11. Citizenship Status: US ☐ Permanent Resident ☐ A #:

12. Occupation:

13. Employer's Name:

14. Employer's Address:

15. Requested Loan Amount: \$ _____ .00 Summer _____, Fall _____, Spring _____

Borrower Certification:

My signature below certifies the information provided is accurate and true, and that I understand: 1) this is a request form for a loan and that the loan must be repaid immediately; 2) I have completed the Direct PLUS Loan Entrance Counseling and signed an Electronic Master Promissory Note (EMPN), the annual student loan acknowledgement form **before** submitting my application; 3) the Office of Financial Aid will determine my eligibility for Federal Direct PLUS Loans in accordance with Federal Law; 4) my Federal Direct PLUS Loan request cannot be processed until the Office of Financial Aid has received the results of my current FAFSA, collected all required documentation, and determined my application information to be correct; 5) Undergraduate/Graduate students must exhaust their eligibility in both the Subsidized and Unsubsidized Direct Loan Program before requesting a Federal Direct PLUS Loan; 6) the Bursars' Office will make any necessary deductions from my Federal Direct Loan to pay my remaining tuition liability before I receive the balance of the funds; 8) In order for the Federal Direct PLUS Loan funds to disburse, the student must maintain good Satisfactory Academic Progress and maintain a minimum half-time status (6 credits).

Consent to Obtain Credit Report:

I consent to the U.S. Department of Education and its agents obtaining a report of my credit record and using the information from that report in determining whether to make a Direct PLUS loan to me. I understand that I will be notified in writing the results of the credit check with respect to my loan application.

Borrower Signature: _____

Date: _____