

**Scottsdale Community College**  
**ADDITIONAL UNSUBSIDIZED**  
**LOAN REQUEST**  
**2009-2010**

\_\_\_\_\_  
Name (print)

\_\_\_\_\_  
Social Security Number or Student ID

SCC awards the base amount in student loans up front, however students may be eligible for additional unsubsidized loan funds.

The Unsubsidized Stafford loan is a loan in which the Federal Government does not pay the interest charges. You are charged interest from the day the loan is disbursed until it is fully repaid, including all in-school, grace and deferment periods. You do have the option of paying the interest while in school, or it can be deferred until after graduation. If the interest accumulates it will be capitalized and added to the principle amount of the loan, thereby increasing the total amount of the loan. If the interest is capitalized, **YOU WILL OWE MORE THAN YOU BORROWED.**

All loans are disbursed in two equal amounts. The first is made at the beginning of the loan period and the second one is made at the mid-point. Students receiving loan must be enrolled in at least 6 credits at SCC.

**Before deciding to borrow additional loan funds, do some financial planning. Ask yourself these questions:**

- ✓ Is it really a good idea to borrow at this time?
- ✓ Is borrowing an unsubsidized loan absolutely necessary?
- ✓ Do I really need this loan, have I explored other options?
- ✓ Have I examined my budget and cut expenses wherever possible?
- ✓ Have I determined what my loan payments will be and will I be able to afford them?
- ✓ Am I being realistic? I should only borrow what I need, even if I am eligible for more.

You may access your prior loan information on the National Student Loan Data System (NSLDS) web site at: [http://www.nslds.ed.gov/nslds\\_SA/](http://www.nslds.ed.gov/nslds_SA/). **NSLDS contains all of your Title IV aid history.** It is recommended that you do your research and make your own decisions.

**Loan Amounts**

**Dependent Students** (required to use parental data on the FAFSA)  
\$2000\* Maximum

**Independent Students** (not required to use parental data on FAFSA)  
\$6000 Maximum

\*Dependent students whose parents apply for a Federal PLUS loan and are denied may be eligible to borrow an additional \$4000 in unsubsidized loan.

**I. I request a loan for:** (check maximum or enter the dollar amount you wish to receive).

**a. Unsubsidized Stafford Loan:**  Maximum amount OR  \$\_\_\_\_\_

**Student Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

**Return Form To:** Financial Aid Office, SCC 9000 E. Chaparral Rd., Scottsdale, AZ 85256 or Fax to 480-423-6591