



2025–2026 Federal Direct Loan Notice!

Some students may have already been offered a Direct Loan for Fall 2025 and Spring 2026. However, if you want to borrow a Direct Loan, you must complete the 2025–2026 Direct Loan Processing Form.

Direct Loan Processing Form

Available starting May 5, 2025 in your CUNYfirst account.

How to Apply for a Direct Loan

Follow these simple steps:

1. Complete your 2025–2026 FAFSA at studentaid.gov.
2. First-time borrowers:
 - Complete Entrance Counseling and
 - Sign the Master Promissory Note (MPN) at studentaid.gov.
3. Submit your 2025–2026 Direct Loan Processing Form in CUNYfirst.

How to Find and Fill Out the Form in CUNYfirst

- Login to your CUNYfirst account.
- Go to Student Center.
- Click on the Financial Aid tile.
- Under Awards, find and click the Direct Loan Processing Form link.
- Select College: NYT01, Aid Year: 2026.
- Choose Loan Type: 'Subsidized and Unsubsidized' or 'Subsidized Only'.
- Enter the loan amount and number of credits (minimum 6 credits required).
- You'll be certified for the Subsidized loan first, then the Unsubsidized if needed.
- Most loans are disbursed in two equal payments.
- Answer the 'Are you graduating?' question.
- Click: Next, Review and Submit.

Processing Time

- ✓ Allow 3–4 weeks for your loan to be processed.
- ✓ Check your CityTech email regularly for loan updates!

Loan Amount Chart

Dependent Students:

1st Year (0–29 credits): \$3,500 Subsidized + \$2,000 Unsubsidized = \$5,500 Total

2nd Year (30–59 credits): \$4,500 Subsidized + \$2,000 Unsubsidized = \$6,500 Total

3rd–4th Year (60+ credits): \$5,500 Subsidized + \$2,000 Unsubsidized = \$7,500 Total

Independent Students:

1st Year (0–29 credits): \$3,500 Subsidized + \$6,000 Unsubsidized = \$9,500 Total

2nd Year (30–59 credits): \$4,500 Subsidized + \$6,000 Unsubsidized = \$10,500 Total

3rd–4th Year (60+ credits): \$5,500 Subsidized + \$7,000 Unsubsidized = \$12,500 Total

How You'll Get Your Loan Funds

Loan payments come from CUNY's Central Office. Tuition and fees will be deducted first. Remaining loan money will be mailed to your address on file unless you set up Direct Deposit (highly recommended).

Set up Direct Deposit here: <https://www.cuny.edu/financial-aid/tuition-and-college-costs/refunds/direct-deposit/>

Important Loan Deadlines

Summer 2025: August 8, 2025

Fall 2025: December 13, 2025

Spring 2026: May 3, 2026

Tip: All checklist items and holds must be cleared by the deadline or your loan cannot be awarded.

Final Notes

Your loan may be reduced if you get more financial aid later.

Always check the latest information about Federal Direct Loans at studentaid.gov.