



Academic Award Year

2026-2027

Based on new regulation (Pub.L.119-21) signed by president Trump on July 4, 2025 all institutions must calculate a student Direct loan eligibility by term of enrollment.

Pro-rated Part-time Loans: Students enrolled less than full-time will have their federal loans pro-rated, potentially reducing eligibility.

Unsubsidized Loan Request for Dependent Students without Parental Data

Student's Name _____ EMPID# _____

Address _____ CITY _____ STATE _____ ZIP CODE _____

E-Mail Address _____ PHONE# _____

Federal regulations give schools the authority to allow a student to borrow a Federal Direct Unsubsidized when the student's parents have ended all financial support and have refused to complete and sign a 2026-2027 Free Application for Federal Student Aid (FAFSA). Student who request consideration for the loan should read the information below and have one parent complete and sign this form. **Please Note:** that this form does not allow a student to apply for financial aid as an independent student. Students must understand that they are requesting only an unsubsidized loan, which is subjected to the limits for a dependent student only. No other federal or state aid will be available, including the Federal Direct Parent (PLUS) loan. Although the Financial Aid Office may waive the requirement for parent income and asset information on the FAFSA, the student must complete and submit a FAFSA that includes all of the required student information and certifications.

SECTION: to be completed by Parent:

I attest to the following:

1. I have stopped providing financial support to the student (including payment of educational costs, as well as all other cash and non-cash support to the student such as room and /or board) as of the following __/__/__ date, and
2. I will not provide financial support to the student in the future, and
3. I refuse to complete the parental section of a Free Application for Federal Student Aid

Parent's Last Name _____ First Name _____ MI _____

Address _____ CITY _____ STATE _____ ZIP CODE _____

Parent's Signature _____ DATE _____

Annual Loan Limits per Academic Level

Academic level of dependent student Unsubsidized Annual Loan Limit

Grade level 1 (1-29 credits) \$ 5500.00

Grade level 2 (30-59 credits) \$ 6500.00

Grade level 3 & 4(60 credits in BA program) \$ 7500.00

Unsubsidized loans accrue interest from the time the unsubsidized loan is disbursed until it's paid in full. The current interest rate is fixed at 4.99 percent. You can pay the interest or allow it to accrue(accumulate) and be capitalized (added to the principal amount of the loan).

Once you have successfully completed this form, it must be uploaded via your Cunyfirst account. The link below includes instructions.

https://www.citytech.cuny.edu/financial-aid/docs/filenet_upload_instructions.pdf

Please be sure to pick Direct Loan under document Type