# Federal Direct Loan Request Form 2027-2028

NORTHERN ILLINOIS UNIVERSITY
Financial Aid and Scholarship Office
*Your Future. Our Focus.*

**Submit to:**
**Financial Aid and Scholarship Office**
**Swen Parson Hall 245**
**DeKalb, IL 60115**

**For scanning purposes, use black or blue ink to complete this form.**

## NIU Student Information:

Name_____ _____ _____ Z-ID_____
Last Name First MI

## Section I: Loan Information

**Subsidized vs. Unsubsidized Loan**:

- Subsidized Loan–awarded on the basis of financial need. The government will pay the interest on this loan while the student is attending school and enrolled in at least 6 credit hours per semester.
- Unsubsidized Loan–not awarded on the basis of need. The student is responsible for the interest that will begin to accrue from the time the loan is disbursed. The student can defer payments while attending school and enrolled in at least 6 credit hours per semester.

**Per federal regulations:** Direct Loan eligibility is prorated for Seniors/Post-Baccalaureates who plan on graduating at the end of the fall semester and is based on the number of credit hours enrolled.

## Section II: Loan Term

Please check the enrollment period during which you will be attending NIU:

☐ Fall 2027/Spring 2028 semester (This loan will disburse in equal installments each semester.)

☐ Fall 2027 semester (only available to students graduating in December of 2027)

☐ Spring 2028 semester (only available to students who did not attend NIU during Fall 2027)

## Section III: Loan Requested Amount

This is an **additional loan or increase** from my previously submitted Award Notification for a Direct Loan:

☐ I want the maximum Subsidized and Unsubsidized loan amount that I am eligible for based on my academic level.

☐ I want the maximum Subsidized Loan only. Do not process any Unsubsidized Loan.

☐ I only want to borrow an **increase** of $ _____.

## Section IV: Refund Policy

I understand that, when the scheduled disbursements of my loan proceeds are received by the school, they will be automatically credited to my student account at the Bursar's Office. Any proceeds due to me will be issued by the Bursar's Office according to their refund policy. I can view my student account information online at any time to check the status of my Direct Loan at ***MyNIU.***

## Section V: Required Signature

_____ _____
Signature Date

**NOTE: Electronic signatures will not be accepted** *(Please print this form and then sign.)*

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