



2025-26 DIRECT LOAN INFORMATION

Step 1: Complete and submit the attached student loan worksheet to the LCC Financial Aid Office. For questions, please contact the [One Stop Center](#) in person (Admissions building), by [Zoom](#), or by calling 360-442-2322.

Step 2: Complete the Loan Entrance Counseling (First Loan Only). All students must complete Entrance Counseling prior to receiving their first loan. Entrance Counseling explains your rights and responsibilities of being a student loan borrower.

- Go to <https://studentaid.gov/entrance-counseling/> and click "Sign in" using your FSA ID Username*
- Once signed in, select *Complete Entrance Counseling* and follow the steps.
- When you finish the session, the Financial Aid Office will verify your completion electronically.

***NOTE:** You will need to use your FSA ID. If you do not remember your FSA ID Username or Password, click the "[Forgot Username](#)" or "[Forgot Password](#)" link to retrieve it.

Step 3: Complete Master Promissory Note (MPN) (First Loan Only). The MPN is a promise to repay the loan and is good for multiple years.

- Go to <https://studentaid.gov/mpn/> and click "Sign In" using your FSA ID Username*
- Once signed in, select *Complete Master Promissory Note* and follow the steps.
- When completed, the Financial Aid Office will verify your completion electronically.

Step 4: Complete Any iGrad Education Course. All students must complete one **new** iGrad education course each time a loan is requested or revised.

- Go to www.igrad.com/schools/LCC and sign up (or sign in to a previously created account).
- Once signed in, click on "Topics" and then "Courses".
- Complete any of the iGrad courses that you have not previously completed.
- When finished, save and attach the certificate to this form (Page 2).

Step 5: Loan Request Processing. When LCC receives your loan worksheet, any eligible loans will be awarded in an "Offered" status in [ctcLink](#). Make sure you are registered for **at least 6 credits** in your degree program. Please allow up to two weeks for your loans to be "Offered".

- Once your loans are "Offered", you must **Accept** or **Decline** the amount of loans you would like to borrow in your ctcLink account.
Note: Your loans will not continue to process until this step is completed.
- If you are a **first-time borrower** (meaning this is your *first student loan*), then your **first loan disbursement will be on the 30th day of the quarter**. If this is **not** your first student loan, then your loan will typically disburse within one week of accepting it (if the quarter has started).
- Loans processed **PRIOR** to the start of quarter are **not disbursed until the quarter has started**. For loans processed **AFTER** the beginning of the quarter, the funds should be disbursed within one week of accepting it.

Step 6: LCC Delivers Refunds Using BankMobile Disbursements, a technology solution, powered by BMTX, Inc. Click [here](#) for more information on BankMobile Disbursements. Loans are sent to the school and **will be applied first to any outstanding tuition and fees**. Any remaining funds will be wired to BankMobile and made available to you via whichever refund preference you selected.

Dependent Loan Award Maximums				Independent Loan Award Maximums		
Number of Credits Completed Towards Program	Subsidized Limit	Unsubsidized Limit	Total Annual Limits	Subsidized Limits	Unsubsidized Limits	Total Annual Limits
First Year (0-44 Credits)	\$3,500	\$2,000	\$5,500	\$3,500	\$6,000	\$9,500
Second Year (45-90 Credits)	\$4,500	\$2,000	\$6,500	\$4,500	\$6,000	\$10,500
Third and Fourth Year or BAS (90+ Credits)	\$5,500	\$2,000	\$7,500	\$5,500	\$7,000	\$12,500
Aggregate Lifetime Limits	Sub Loan Limit	Total Aggregate Limits		Sub Loan Limit	Total Aggregate Limits	
	\$23,000	\$31,000		\$23,000	\$57,500	



2025-26 DIRECT LOAN WORKSHEET

STUDENT INFORMATION

Last Name:	First Name:
Student ID #:	Email:

Please read carefully and complete every item. An incomplete form will delay processing your loan.

1) I request the Financial Aid Office process the following for the current aid year:

☐ Award Loan for (select all quarters that apply*):

☐

Summer 2025

☐

Fall 2025

☐

Winter 2026

☐

Spring 2026

***NOTE:** Loans for prior quarters can only be awarded if there was no break in enrollment, you were enrolled in at least 6 eligible credits, and the credits were successfully completed. All accepted annual loans will be split evenly between the eligible quarters.

☐ Revise Loan Amounts (Increase or Decrease**):

****NOTE:** The Financial Aid Office cannot decrease or decline funds from a previous quarter if you have already received the funds unless you return the funds within 120 days of receipt. Please see the One-Stop for more information on next steps.

2) Have you received Federal Student Loans before?

☐

Yes*

☐

No

* If yes, were you enrolled at a college, university, or trade school during the current aid year (July 1, 2024 - June 30, 2025)?

☐

Yes

☐

No

3) I confirm that:

☐

I completed (or previously completed) Entrance Counseling (see Step 2 on page 1 for additional information).

NOTE: LCC will receive confirmation from the Department of Education once the Entrance Counseling is completed.

☐

I completed (or previously completed) a Master Promissory Note (MPN) (see Step 3 on page 1 for additional information).

NOTE: LCC will receive confirmation from the Department of Education once the MPN has been completed.

☐

I attached a copy of the proof of completion for an iGrad course that I have not previously completed to this form (see Step 4 on page 1 for additional information).

Attach iGrad Certificate



PLEASE SEE STEP #5 ON PAGE 1 FOR LOAN PROCESSING TIMELINES.

You must complete a [Free Application for Federal Student Aid \(FAFSA\)](#) for the current aid year **before** requesting a [Direct Loan](#). You must have *financial need* (as determined by the FAFSA) to be eligible for a Direct Subsidized Loan. If you have **no financial need**, you will only be eligible for a Direct Unsubsidized Loan.

We award the eligible amount of Direct Subsidized Loan first and then the Direct Unsubsidized Loan up to your *Cost of Attendance*, which may be less than the maximum annual loan amount.

I certify this information is complete and correct.

Student's Signature: _____

Date: _____



2025-26 DIRECT LOAN WORKSHEET

Lower Columbia College does not discriminate on the basis of sex and prohibits sex discrimination in any education program or activity that it operates, as required by Title IX, including in admission and employment. Lower Columbia College provides equal opportunity in education and employment and does not discriminate on the basis of race, color, national origin, citizenship or immigration status, age, perceived or actual physical or mental disability, pregnancy, genetic information, sex, sexual orientation, gender identity, marital status, creed, religion, veteran or military status, or use of a trained guide dog or service animal as required by Title VI of the Civil Rights Act of 1964, Title VII of the Civil Rights Act of 1964, Title IX of the Educational Amendments of 1972, Sections 504 and 508 of the Rehabilitation Act of 1973, the Americans with Disabilities Act and ADA Amendment Act, the Age Discrimination Act of 1975, the Violence Against Women Reauthorization Act and Washington State's Law Against Discrimination, Chapter 49.60 RCW and their implementing regulations. All inquiries regarding compliance with Title IX, access, equal opportunity and/or grievance procedures should be directed to Vice President of Foundation, HR & Legal Affairs, 1600 Maple Street, PO Box 3010, Longview, WA 98632, title9@lowercolumbia.edu, Phone number, (360) 442-2120, Phone number/TTY (800) 833-6388. The notice of nondiscrimination is located at lowercolumbia.edu/disclosure/non-discrimination.