

2026-2027 Federal Direct Stafford Loan Request

Section A: Student Information (Print)

Last Name	First Name	Date of Birth (mm/dd/yyyy)	Student ID Number (EMPLID)
@email.vccs.edu			
Student Email Address		Phone Number	

Section B: Annual Eligibility

CLASSIFICATION	Dependent Student Loan Range	Independent Student Loan Range
FRESHMAN Less than 30 credits	\$200 - \$5,500	\$200 - \$9,500
SOPHOMORE 30 credits or more	\$200 - \$6,500	\$200 - \$10,500

Notes

- A loan fee is assessed by the U.S. Department of Education resulting in a lesser amount disbursed to your account.
- A one term loan will be disbursed in two installments.
- Effective July 1, 2026 the OBBBA requires that loans must be adjusted for students enrolled less than full time during an academic year.

Loan Period (Select ONLY One)	Fall/Spring 08/2026-05/2027	Fall Only 08/2026-12/2026	Spring Only 01/2027-05/2027	Summer Only 05/2027-07/2027
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Requested Loan Amount (See chart above) \$ Dollar Amount ONLY, Do Not indicate "Max"

YES NO In the event that you do not qualify for a Subsidized Loan, can we process this amount as an Unsubsidized Loan?

• Loan funds will not disburse until all requirements are complete. Failure to complete all requirements within 30 days of the beginning of the first term of enrollment may result in the cancellation of your loan and any balance will be immediately due to the college. First time borrowers require 30 days of attendance prior to the first loan disbursement. Students can check for loan request updates or messages through their MyReynolds Student Services Center at <https://jsr.my.vccs.edu/ui/applications>.

• Students have the right to cancel or reduce all or part of the student loan prior to the first day of the semester or within 14 days of notification of the loan disbursement by submitting a written statement to the Advising Services/Financial Aid Office or by completing a new Direct Student Loan Request Form as soon as possible before disbursement. A parent may not decline a student loan.

• I understand that to obtain a loan, I must complete and return this form to the Office of Financial Aid and have completed the: Free Application for Federal Student Aid (**FAFSA**), Master Promissory Note (**MPN**), Student Loan **Entrance Counseling** and the Student Loan Acknowledgment with the Department of Education at www.studentaid.gov.

• By signing this Loan Request Form, I give consent to initiate the loan process for the requested loan period/s. I understand that I must be enrolled at least half-time for a minimum of **6 credit hours** at the time of disbursement in order to receive my loan funds. **Typing your name is not a signature.** Information on accepted electronic signatures can be found at https://www.reynolds.edu/pay_for_college/financial_aid/forms/acceptable-electronic-signatures-instructions.pdf

Signature

Date

Completed forms can be uploaded on the Reynolds Financial Aid web page, faxed to **804-371-3739** or submitted to the Financial Aid Office in person.

Instructions for creating acceptable electronic signatures can be found at: [Financial Aid Forms](#)

Please Note: You must sign all documents before uploading.