



The City College  
of New York

## Financial Aid Office

### 2026-2027 WILLIAM D. FORD FEDERAL DIRECT LOAN APPLICATION

Prior to submitting this application, please log into your CUNYfirst Account to confirm that you have accepted the loan offer. If not, please follow the steps below:

- **Access Portal:** Log into CUNYfirst and select the Student Center.
- **Navigate to Awards:** Click **Financial Aid** tile, then select Accept/Decline.
- **Select Aid Year:** Ensure you are viewing the correct academic year (e.g. 2026-2027).
- **Edit Awards:** Click the pencil icon (edit button) to activate the menu.
- **Accept/Decline:** Use the dropdown menu to select “Accept” or “Decline” for each loan.
- **Submit:** Click the “Submit” button to save your changes.

#### Important Notes:

**Loan Changes:** To reduce the loan amount, select “Accept”, click on the reduce box and then input the desired amount in the allowable field.

Please note that if your CUNYfirst Account shows an accepted loan and you would like to make changes you must complete the 2026-2027 William D. Ford Federal Direct Loan Change Request ([LOAN LINK](#))

**If you do not have an accepted loan on CUNYfirst, please complete the attached**



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2026-2027 WILLIAM D. FORD FEDERAL DIRECT LOAN APPLICATION

Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_ EMPLID# \_\_\_\_\_

Expected Graduation (semester):  Summer 2026  Fall 2026  Spring 2027  Not Applicable

Number of credits you are/ will be enrolled for the following semesters:

Summer 2026: \_\_\_\_\_ Fall 2026: \_\_\_\_\_ Spring 2027: \_\_\_\_\_

Loan Period (check applicable semesters and loan amount requested per semester):

Summer 2026 \$ \_\_\_\_\_

Fall 2026 \$ \_\_\_\_\_

Spring 2027 \$ \_\_\_\_\_

Total Amount Requested \$ \_\_\_\_\_

**BORROWER CERTIFICATION:**

I understand that:

- I am applying for a loan that must be repaid to the U.S. Department of Education.
- In order to receive my first loan I must complete Entrance Counseling online at [www.studentaid.gov](http://www.studentaid.gov).
- I must have a valid Master Promissory Note (MPN) online at [www.studentaid.gov](http://www.studentaid.gov).
- I must be a matriculated student, registered for at least half-time (6 credits), to be considered for a loan.
- Interest on an unsubsidized loan accrues while I am attending school.
- My loan may be reduced (or canceled), at any time due to additional financial aid or change of enrollment; therefore, I may incur tuition liability at a later date.

Student's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

APPLICATIONS WITH DIGITAL / ELECTRONIC / TYPED SIGNATURE WILL NOT BE PROCESSED



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<b>Annual &amp; Aggregate Federal Student Loan Limits:</b>				
Listed below are the limits for Subsidized and Unsubsidized loans, that you may be eligible to receive each academic year (annual loan limits) and the total amounts that you may borrow for undergraduate and graduate study (aggregate loan limits).				
	<b>Grade Level</b>	<b>Subsidized</b>	<b>Unsubsidized</b>	<b>Total</b>
<b>Dependent Undergraduate</b>	Freshman	\$3,500	\$2,000	\$5,500
	Sophomore	\$4,500	\$2,000	\$6,500
	Junior/Senior	\$5,500	\$2,000	\$7,500
	\$31,000 — no more than \$23,000 of which can be Subsidized			
<b>Independent Undergraduate</b> (Includes dependent undergraduates with a parent PLUS denial)	Freshman	\$3,500	\$6,000	\$9,500
	Sophomore	\$4,500	\$6,000	\$10,500
	Junior/Senior	\$5,500	\$7,000	\$12,500
	\$57,500 — no more than \$23,000 of which can be Subsidized			
<b>Graduate Student</b>	N/A	N/A	\$20,500	\$20,500
	Graduate Aggregate Loan \$138,500 — no more than \$65,500 of which can be Subsidized*			
Grad PLUS:	The annual loan limit is determined by the student's CUNY "Cost of Attendance". There is no aggregate limit.			

*\* Not more than \$65,500 of the graduate aggregate may be in subsidized loans, for those students who received subsidized loans for graduate/professional study prior to July 1, 2012.*

**Additional Resources:**

Federal Loan/Grant History: [www.nslds.ed.gov](http://www.nslds.ed.gov)

Federal Loan Information: [www.studentaid.gov](http://www.studentaid.gov)