



## STAFFORD LOAN REQUEST FORM - Academic Year 2025-2026

To be eligible to apply for a Stafford Loan you must be admitted as a degree student, have completed a FAFSA for the 2022-2023 academic year, and be registered for at least six (6) credits towards your degree.

Please complete this form indicating the amount you would like to borrow. Our office will determine the amount for which you are eligible. This will show as your accepted amount/s. You will need to complete an online Loan Counseling session and a Master Promissory Note (MPN) at [studentaid.gov](http://studentaid.gov) or your loan/s will not disburse. We advise you to read financial aid Terms and Conditions.

Sign and return this form to Financial Aid Services (Room A-212A).  
Email: [FITLoans@fitnyc.edu](mailto:FITLoans@fitnyc.edu) Telephone (212) 217-3560 Fax (212) 217-3561

FIT ID #: @ \_\_\_\_\_

Name: \_\_\_\_\_

Phone: \_\_\_\_\_

Please indicate below the loan period for which you would like your loan processed.

☐ Fall/Spring ☐ \* Fall Only ☐ Spring Only ☐ Summer Only

\* Fall Only loans are for students who are requesting 1/2 of the Fall/Spring Award.

**Subsidized Stafford Loan:** For undergraduate students, the Department of Education pays the interest. New rates will go into effect July 1, 2025. The **2025-2026 interest rate is fixed at 6.39%** while you are in school. A federal origination fee of 1.057% will be subtracted from the disbursed amount of the subsidized Stafford loan (for loans disbursed through September 30, 2026).

Loan Maximums:		Requested Amount
Freshman	\$ 3,500	
Sophomore	4,500	\$ _____
Junior/Senior	5,500	

If you do not qualify for the amount requested from a subsidized loan, would you like an unsubsidized loan for the remaining amount of your eligibility? (You must check one.)

☐ Yes ☐ No

**Unsubsidized Stafford Loan:** You are responsible for the interest on your loan from the time of disbursement. This interest can be capitalized (interest will accrue until repayment begins). New rates will go into effect July 1, 2025. The **2025-2026 interest rates for undergraduate students is 6.39% and Graduate students is 7.94%**. A federal origination fee of 1.057% will be subtracted from the disbursed amount of the unsubsidized Stafford loan (for loans disbursed through September 30, 2026).

For ALL Undergraduate Students:	Requested Amount
Additional Loan Maximum \$ 2,000	\$ _____

For Dependent Undergraduate Students whose parents have been denied a PLUS loan, for Independent Students, or for Graduate Students:

Loan Maximums:		Requested Amount
Freshman/Sophomore	\$ 4,000	
Junior/Senior	5,000	\$ _____
Graduate (MA level)	20,500	

Signature: \_\_\_\_\_ Date: \_\_\_\_\_