

Summer 2026 WVNCC Federal Direct Loan Application

Last day to apply is **July 23, 2026**

Important Borrower Information on Reverse ***Must complete form in Ink***

Borrower's Full Name (Last, First, MI): _____ Student ID: N _____

E-mail: _____@mail.wvncc.edu ***All correspondence from our office will be sent to your WVNCC e-mail***

1. Have you ever received a **Federal Direct Loan** at any other institution? Yes or No

➤ If yes *, Name of College and when? _____

2. **HOW MUCH DO YOU WANT TO BORROW FOR THE SUMMER 2026 SEMESTER** (see reverse for loan limits)? \$ _____ (dollar value required)

* Your loan will be processed as either subsidized or unsubsidized depending upon your eligibility. WVNCC will always consider you for subsidized loan funds first. If you are not eligible for subsidized funds and are still in need of Direct Loan funding, are you willing to accept any or your entire loan in unsubsidized funds? Please **initial** next to the yes or no statement below.

_____ Yes, I am willing to accept unsubsidized funds and understand that I am responsible for all interest accrued on these funds.

_____ No, I am not willing to accept unsubsidized funds and understand that this decision may leave me a balance that is my responsibility to fund.

3. All borrowers must **Read** and **Initial** each statement below:

_____ I understand this is a loan and it must be repaid;

_____ I understand that I **must be enrolled in 6 credit hours** at the time of disbursement to receive loan funds;

_____ I understand I must comply with WVNCC's Financial Aid Satisfactory Academic Progress Policy;

_____ I understand **all loans come in 2 disbursements**, one at the beginning & one in the middle of the TERM selected above;

_____ I understand if I am a *First Time Direct Loan Borrower*, or if it has been ten (10) years or more since I received a loan, I must electronically complete an Entrance Counseling Quiz at <https://studentaid.gov>;

_____ I understand if I am a *First Time Direct Loan Borrower*, or if it has been ten (10) years since I received a loan, I must electronically complete and sign a Master Promissory Note (MPN) at <https://studentaid.gov>;

_____ I understand, if I am a *First Time Direct Loan Borrower*, there is a 30-day delayed disbursement period for all first-time borrowers.

_____ I have read and understand the eligibility criteria and other important information about the Federal Direct Loan Program as explained **on the 2nd page of this application**.

4. My signature below certifies that I understand, in order to receive this loan, I must meet WVNCC's and Federal Direct Loan eligibility criteria. The proceeds of this loan will only be used for educational related expenses, which will be deducted from my loan proceeds before any refund is issued, during my attendance at WVNCC. **I UNDERSTAND THIS IS A FEDERAL EDUCATIONAL LOAN THAT I MUST REPAY.**

BORROWER SIGNATURE: _____ **DATE:** _____

NOTE: Notifications of Federal Direct Loan awards will be available on a Revised Award notification sent to your Northern e-mail from FinancialAidOffice@wvncc.edu. You will be instructed to view your updated Financial Aid Awards through your NOW account; all Financial Aid information is available 24/7 through the NOW Financial Aid Portal.

***OBTAINING YOUR TOTAL LOAN BALANCE:** Please access your total loan balance instructed below.

Step 1: Go to <https://studentaid.gov>.

Step 2: To log-in use the FSA Username and Password that was established when you completed your FAFSA online. If you do not remember your username or password, click "forgot username/password." **(Be sure to keep both your FSA Username and FSA Password safe and secure)**

Step 3: View the *My Aid Summary* screen, which lists information about all Title IV funds received including your loans total balance. Write the loans total balance as directed in question #2 above. If you have questions about this screen, call the U.S. Department of Education at 1-800-4FEDAID (1-800-433-3243).

