



Federal Direct Student Loan Data Sheet FY22 Cohort Default Rate 0%

Personal Information:

Student's Full Legal Name: _____

Cell Phone Number: _____ Date of Birth (mm/dd/yyyy): _____

Current Degree Program: _____

Have you attended another college for FA 26 [] SP 27 [] SU 27 []

When do you plan to graduate or transfer from Three Rivers College? (mm/yyyy): _____

Schedule of Reductions (Loan Proration) – Effective for the 2026-2027 aid year, the loan amounts for students who are enrolled less than full-time in any given semester are subject to a reduction of the loan amount for that term. Changes in enrollment during a term may result in an adjustment to loan amounts for the current or subsequent term.

Loan Period:

When possible, it is to your benefit to apply for the full year (fall & spring term).

[] Fall & Spring [] Fall Only [] Spring Only [] Spring & Summer [] Summer Only

Anticipated credit hours enrolled for each semester: ___ Fall ___ Spring ___ Summer

PLEASE NOTE: LOAN ADJUSTMENTS WILL BE MADE BASED ON ACTUAL ENROLLMENT

Requested Loan Amount: \$_____

Annual Maximum Loan Limits

*The total amounts listed above reflect the annual maximum loan limit. (This includes FA 26, SP 27, & SU 27)

Table with columns for # Of Credit Hours Completed, Dependent Student (Subsidized, Unsubsidized, Total*), and Independent Student (Subsidized, Unsubsidized, Total*). Rows for 0-29 credit hours and 30 or more hours.

Certifications and Signature:

I certify that I have read and understand the Loan Checklist and I have completed all requirements indicated on the Loan Checklist and this Student Loan Data Sheet. I understand the processing of this loan may take as long as 20 business days. I understand this loan MUST BE REPAYED based on the borrowers' rights and responsibilities per the MPN.

Student Signature: _____ Date: _____

MUST HAVE A WET SIGNATURE – BLUE OR BLACK INK PEN

Three Rivers College is an equal opportunity institution that commits itself to the policy that there will be no unlawful discrimination against any person because of race, color, gender, sexual orientation, religion, age, disability, or national origin. Three Rivers College is an Equal Opportunity Employer/Program. Auxiliary aids and services are available upon request to individuals with disabilities. Missouri Relay Services at 711.



STUDENT LOAN CHECKLIST

- _____ Complete the 2026-2027 Free Application for Federal Student Aid (FAFSA) at www.studentaid.gov.
This application will be used for the Fall 2026, Spring 2027, and Summer 2027 terms.
- _____ Complete your Financial Aid file (this includes verification forms, high school transcripts, college transcripts, etc.) ***Loan will not be processed until file is complete.**
- _____ Complete and sign the **Loan Agreement for Subsidized/Unsubsidized (MPN)** at www.studentaid.gov. This is the actual legal document you must sign that is a contract stating that you will repay your student loan. **(First-time Loan Borrowers)**
- _____ Ensure the **Undergraduate Entrance Counseling** at www.studentaid.gov is completed for Three Rivers College. First-time loan borrowers must complete this requirement before your loan will be processed. This provides you with comprehensive information on your loan, repayment options, and your rights and responsibilities as a borrower. **(First-time Loan Borrowers)**
- _____ Provide the Office of Financial Aid with a copy of your valid Government Issued Photo ID.

If you have borrowed through the Federal Direct Loan Program for the 2026-2027 academic year, your offer letter, and the Direct Loan Disclosure Statement (emailed or mailed to you from the U.S. Department of Education) will serve as notice of the amount, anticipated disbursement date, and type of loan borrowed.



Loan Counseling Recap

- You must abide by the requirements set forth in your Master Promissory Note.
- **Schedule of Reductions (Loan Proration) – Effective for the 2026-2027 aid year, the loan amounts for students who are enrolled less than full-time in any given semester are subject to a reduction of the loan amount for that term. Changes in enrollment during a term may result in an adjustment to loan amounts for the current or subsequent term.**
- **All student loans will be disbursed into multiple disbursements. You must be registered in at least 6-credit hours in your degree program at time of disbursement.**
- You must repay your student loan, including all accrued or capitalized interest, as well as any fees that you have incurred. If you are having difficulties making your payments, the first thing you should do is contact your loan servicer. To find out who servicer your loan, log-in with your FSA ID at www.studentaid.gov.
- **Consequences of not paying on your loans in a timely manner:**
 - **Lower Credit Score**
 - Each time you are delinquent on a payment to a creditor, it is reported to at least one credit bureau, which lowers your credit score, called a FICO score. Lower credit scores limit your ability to obtain auto loans, mortgages, and credit cards with favorable terms.
 - **No Access to More Federal Aid if You Need It**
 - If you default on a federal student loan, you will lose eligibility to receive additional federal student aid, as well as eligibility for loan deferments, forbearances, and your choice of repayment plans.
 - **Additional Costs**
 - Your loans may be turned over to a collection agency, and you will have to pay additional charges, late fees, and collection costs.
 - **Loss of Professional Licenses**
 - If you have a professional license or certificate, the issuing agency may revoke it if you default on a federal student loan.
 - **Demand for Immediate Repayment**
 - When your loan goes into default, we may require you to immediately repay the entire unpaid amount of your loan. This is called "acceleration."
 - **Tax Refund and Federal Benefits Offsets**
 - The Department of Education (ED) can work with the Internal Revenue Service (IRS) and state agencies to withhold your federal and/or state tax refunds to repay your defaulted federal student loans for as long as it takes to pay off your debt. It can also withhold other federal aid such as Social Security.
 - **Wage Garnishments**
 - ED can have money withheld directly from your paycheck to repay your federal student loans. This is known as wage garnishment.
- Federal regulations require all Federal Direct Loan Borrowers to complete Student Loan Exit Counseling. Exit Loan Counseling should be completed by the Federal Direct Loan Borrowers upon leaving the institution. Students who withdraw or drop below half-time status are still required to fulfill the Exit Counseling requirement. Three Rivers College receives electronic notification once you have successfully completed your Exit Counseling Session at www.studentaid.gov.
- Before you withdraw from classes, contact the Office of Financial Aid. You must maintain good academic standing and meet all Satisfactory Academic Progress guidelines. (Policy is available at <https://trcc.edu/wp-content/uploads/SR2760.pdf>)
- If you borrow the annual max limit in Fall/Spring, you will **not** have remaining loan funds for summer.