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### 2015 Summer Loan Request Form

Student Name: \_\_\_\_\_ Student ID: \_\_\_\_\_ DOB: \_\_\_\_\_

Area Code/Phone #: \_\_\_\_\_ Address, City, State, ZIP: \_\_\_\_\_

Check one:  Commuter  Cadet (*Milledgeville Campus Students Only*)

***The deadline for processing a summer term loan request is June 26, 2015.***

#### **Steps to receiving loans at Georgia Military College:**

- File your 2014-2015 FAFSA and complete FAFSA process
- Submit Loan Request Form to Financial Aid Office
- If you are a first time borrower at GMC, complete Master Promissory Note and Entrance Counseling at [www.studentloans.gov](http://www.studentloans.gov)

#### **Initial to indicate that you have read the following statements:**

- \_\_\_\_\_ Subsidized Direct Loan: A loan that the federal government pays interest on during in-school status, grace periods, and authorized deferment periods. To qualify for a Subsidized Direct Loan, I must demonstrate financial need.
- \_\_\_\_\_ Unsubsidized Direct Loan: A loan that I am responsible for paying the interest on during in-school status, grace periods, and authorized deferment periods. I have the option of postponing the interest payments while in school. However, the interest continues to accrue, and any unpaid interest will be capitalized (added to the principal balance) as I enter repayment.
- \_\_\_\_\_ There is a limit on the maximum period of time (measured in academic years) that I can receive Direct Subsidized Loans. In general, I may not receive Direct Subsidized Loans for more than 150% of the published length of my program. This is called my "maximum eligibility period". I can find the published length of any program of study in the GMC catalog. ***If I am enrolled in a 2-year associate degree program, the maximum period for which I can receive Direct Subsidized Loans is 3 years (150% of 2 years = 3 years).***
- \_\_\_\_\_ To cancel or reduce my loan award, I must complete the loan cancellation form available on the GMC website.
- \_\_\_\_\_ I must maintain satisfactory academic progress (SAP) in order to be eligible for financial aid. Financial aid may be awarded before GMC evaluates Satisfactory Academic Progress at the end of the prior term. Therefore, if it is determined you are not meeting SAP standards, financial aid for the current term will be cancelled.
- \_\_\_\_\_ I must be enrolled in at least 6 hours and in a degree program **at the time my loan is processed** in order for the loan funds to disburse.
- \_\_\_\_\_ Loans are considered a source of Title IV Financial Aid.
- \_\_\_\_\_ My loan information will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by guaranty agencies, lenders, and institutions determined to be authorized users of that data system.
- \_\_\_\_\_ The Financial Aid office will determine remaining eligibility for subsidized and unsubsidized funds. If I have borrowed the maximum amount during the academic year, I will not be eligible for summer funds.

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

Student ID: \_\_\_\_\_

**Summer Term Amounts:**

| <b>All campuses except MIL, MAD, SAN</b> | Base Loan | Unsubsidized Loan           | <b>MAD, MIL, SAN</b>  | Base Loan | Unsubsidized Loan           |
|------------------------------------------|-----------|-----------------------------|-----------------------|-----------|-----------------------------|
| Dependent Freshman                       | \$875     | \$500 (without PLUS denial) | Dependent Freshman    | \$1167    | \$667 (without PLUS denial) |
| Independent Freshman                     | \$875     | \$1500                      | Independent Freshman  | \$1167    | \$1500                      |
| Dependent Sophomore                      | \$1125    | \$500 (without PLUS denial) | Dependent Sophomore   | \$1500    | \$667 (without PLUS denial) |
| Independent Sophomore                    | \$1125    | \$1500                      | Independent Sophomore | \$1500    | \$1500                      |

**Annual Loan Limits:**

| <b>Dependent Students (except students whose parents cannot borrow PLUS)</b>                             | <b>Base Amount</b> | <b>Additional Unsubsidized</b> | <b>Total</b> |
|----------------------------------------------------------------------------------------------------------|--------------------|--------------------------------|--------------|
| Freshman                                                                                                 | \$3500             | \$2000                         | \$5500       |
| Sophomore                                                                                                | \$4500             | \$2000                         | \$6500       |
| <b>Independent Undergraduate Students and Dependent Students whose parents cannot borrow a PLUS loan</b> | <b>Base Amount</b> | <b>Additional Unsubsidized</b> | <b>Total</b> |
| Freshman                                                                                                 | \$3500             | \$6000                         | \$9500       |
| Sophomore                                                                                                | \$4500             | \$6000                         | \$10500      |

**Aggregate Loan Limits:** Please consider the aggregate limits for loans. To view your loan history, visit [www.NSLDS.ed.gov](http://www.NSLDS.ed.gov).

|                                                                                         |                                                                    |
|-----------------------------------------------------------------------------------------|--------------------------------------------------------------------|
| <b>Dependent Undergraduate</b>                                                          | <b>\$31,000 (no more than \$23,000 of which may be subsidized)</b> |
| <b>Independent Undergraduate, Additional Degree Undergraduate, or Post-Bacc Student</b> | <b>\$57,500 (no more than \$23,000 of which may be subsidized)</b> |

***GMC adheres to all federal regulations when certifying loans. Actual loan amounts may vary based on student need as determined by GMC's cost of attendance.***

**Requested Loan amount (must be dollar amount- not 'max'):**

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

\_\_\_\_ Please Initial indicating that you agree to accept all or a portion of the amount requested above in unsubsidized funds. GMC will calculate eligibility based on financial need and exhaust subsidized funds prior to awarding any unsubsidized funds.

**Anticipated Graduation Date: \_\_\_\_\_ (month/year)**

**Student Signature: \_\_\_\_\_**

**Date \_\_\_\_\_**

**The GMC Financial Aid Office will use your student email address to contact you on most occasions. You are responsible for checking your GMC student email frequently.**