Office of Student Financial Aid

Last Name          First Name      M.I.
Address
City               State             Zip Code

BRCTC ID number
Phone Number (include area code)
Email Address

I certify that my parent has been denied for the Direct PLUS Loan and he/she is not utilizing an Endorser or is not seeking a credit appeal decision. I request an additional Federal Direct Unsubsidized loan in the amount of $______________ (cannot exceed $4,000).

- Unsubsidized Loans begin to accrue interest when the loan is disbursed
- There is no penalty for early repayment of the loan principal or interest
- Any unpaid interest will be capitalized (added to) the initial loan amount at the time of repayment and increases the amount repaid on the loan
  - A $4,000 loan, capitalized in 12 months will have a loan balance of $4,186
  - A $4,000 loan, capitalized in 24 months will have a loan balance of $4,372

It is important to understand your overall loan indebtedness. You can access this information at www.nslds.ed.gov. Loan Repayment Calculators are also available online at https://studentaid.ed.gov/repay-loans.

BRCTC students are encouraged to complete an online Financial Literacy Course:
  a. Go to https://fa.financialavenue.org/ and click “Sign Up” to create an account
  b. Click “Sign Up Now”
  c. Enter the Access Code: z3sat4
  d. Enter the required fields and then click “Create My New Account”
  e. After receiving a confirmation e-mail, login to the “My Financial Avenue” page, then click on the “Borrowing Money” link under the “Mini Modules” box
  f. Complete ALL 3 steps of the mini-module course
  g. Print the Certificate of Completion

________________________________________  _______________________________________
Student Signature                             Date

___________________________  ________________________________
Parent Signature                             Date

To return this form:
Mail: Office of Student Financial Aid, 13650 Apple Harvest Drive, Martinsburg WV 25403
Fax: 304-260-4376
Email: finaid@blueridge.ctc.edu