



**2020-2021**  
**Additional Unsubsidized Loan Request**  
**(Independent Students)**

**III. Number of Remaining Credit Hours to complete your degree program: \_\_\_\_\_**

Your progress can be reviewed online through DegreeWorks or you may also speak with your Academic Advisor.

**IV. BRCTC has partnered with Financial Avenue powered by Inceptia to provide financial counseling:**

- Go to <https://www.heroknowl.org/log-in/> and input your information. Click “Sign In” to access their information
- Login and choose the “In School” category.
- You can choose from a variety of short materials, and make sure to check out our favorite, “Spend Wisely”

**This form will not be accepted for the Fall 2020 semester after November 27, 2020.**

**This form will not be accepted for the Spring 2021 semester after April 23, 2021.**

Statement of Understanding

- If the loan amount requested exceeds my eligibility, the loan will be processed for a lesser amount.
- The amount of the Federal Unsubsidized Stafford loan is contingent upon my cost of attendance, other financial aid received, outside financial aid resources and my annual and aggregate loan amounts.
- I understand that Federal Stafford Loans are to be used for educational related expenses ONLY.
- I understand that Federal Stafford Loans must be repaid.
- I understand that failure to repay a student loan can lead to default.
- I understand that loan default has serious economic consequences and may impede future employment.

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Student Signature – *typed signature not accepted*

Date

**To return this form:**

Mail: Office of Student Financial Aid  
13650 Apple Harvest Drive  
Martinsburg WV 25403  
Fax: 304-260-4376