



2025-2026

**Additional Unsubsidized Loan Request  
(Independent Students)**

**Office of Student Financial Aid**

**C**

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

BRCTC ID Number \_\_\_\_\_

As a part of BRCTC's Student Loan Default Management Plan, the college has established the importance of educating student loan borrowers on both their loan obligations and on financial literacy. BRCTC expects that student loan borrowers take their loan indebtedness seriously and plan for repayment challenges.

- I. Visit [www.studentaid.gov](http://www.studentaid.gov) and review your current loan indebtedness – Log on using your FSA ID (same username and password as the FAFSA)

Subsidized Stafford Loan Total \$ \_\_\_\_\_

Unsubsidized Stafford Loan Total \$ \_\_\_\_\_

Total Combined Loan Debt \$ \_\_\_\_\_

*Loan Repayment Estimate Table – based on Standard Repayment Plan*

<b>Balance</b>	<b>Monthly Payment</b>	<b>Months</b>	<b>Interest</b>
<b>\$5,000</b>	\$50	120	\$1,000
<b>\$10,000</b>	\$100	120	\$2,000
<b>\$15,000</b>	\$150	120	\$3,000
<b>\$20,000</b>	\$200	120	\$4,000
<b>\$25,000</b>	\$250	120	\$5,000
<b>\$30,000</b>	\$300	120	\$6,000
<b>\$40,000</b>	\$400	120	\$8,000
<b>\$50,000</b>	\$500	120	\$10,000

- II. Additional Unsubsidized Loan Amount Requested: \$ \_\_\_\_\_

*(per academic year, evenly split between fall and spring semesters, up to \$4,000 per year)*

- Unsubsidized Loans begin to accrue interest when the loan is disbursed
  - Unsubsidized Loans have an interest rate of 6.53% *(for loans disbursed after July 1, 2025)*
- Loan Repayment Calculators are also available online at <https://studentaid.gov/loan-simulator/>

	<b><i>Independent Undergraduate Student</i></b>
<b><i>First Year Loan Amounts</i></b>	<b><i>\$9,500 (A maximum of \$3,500 may be Subsidized)</i></b>
<b><i>Second Year + Loan Amount</i></b>	<b><i>\$10,500 (A maximum of \$4,500 may be Subsidized)</i></b>
<b><i>Total Career Loan Amounts</i></b>	<b><i>\$57,500 (A maximum of \$23,000 may be Subsidized)</i></b>

**2025-2026**  
**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.

**This form will not be accepted for the Fall 2025 semester after November 25, 2025.**

**This form will not be accepted for the Spring 2026 semester after April 23, 2026.**

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 Student 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 Student Loans are to be used for educational related expenses ONLY.
- I understand that Federal Student 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.

---

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