Instructions for Requesting a Federal Direct Unsubsidized Loan

In order to promote thoughtful and responsible student loan borrowing, we may not have included your full Federal Direct Loan eligibility in your financial aid offer. If you need to borrow additional loan funds to help cover your bill, please follow the steps below.

To request a Federal Direct Unsubsidized loan:

- 1. Log into your <u>STAR self-service portal</u>.
- 2. Click on the Student Center tile.
- 3. Under the Finances heading, click on View Financial Aid:

▼ Finances
My Account
View Billing Statement
View Current Balance
Federal Loan Notifications
Student Health Insurance
TouchNet Bill + Payment
Financial Aid
View Financial Aid
Accept/Decline Awards

- 4. Select the **2025** Aid Year.
- 5. On the Award Summary screen, click on Unsubsidized Loan Request:

Currency used is US Dollar	
Cost of Attendance Loan Counseling	
	Holy Cross
	Award
	Notification
	Report Other Financial Aid
	Unsubsidized Loan Request

6. Complete the form indicating the amount of the Federal Direct Unsubsidized loan you wish to borrow. Note: If you have not yet filed a 2024-2025 Free Application for Federal Student Aid (FAFSA), you will be unable to complete the form as seen below.

Example This form will allow you to request additional federal loan funding for which you may be eligible.
You are eligible to receive up to \$5500.00 - you have already been awarded \$0.00 you can request up to \$5500.00 Loan request
Amount I wish to request:
 ○ Spread Evenly over the year ○ For the Fall semester only ○ For the Spring semester only
By clicking this box, I authorize the Financial Aid Office to increase my federal loan thereby increasing my total debt for the year. I further understand this funding is a loan and therefore must be paid back. I understand that some or all of this loan may be unsubsidized and begins accruing interest at the time of disbursement. For a review of subsidized and unsubsidized loans, please see <u>here</u> . My total eligibility is also dependent on other criteria, and the Financial Aid Office will make the final determination of my loan eligibility.
Submit Return to Student Center

- 7. Using the information presented from your current financial aid offer, enter the amount of the loan you would like to request.
- 8. Next, select how you would like the funds applied to your account by selecting one choice from the *Disbursement schedule*.
- 9. Authorize your request for the loan by reviewing the statement and checking the box. Click *Submit* to process your request.

10. Once you have submitted your request, the following *Message* box will appear. Click *OK*.

Message
Confirmed. Your submission has been recorded, please click return to student center. Requests will be processed in the order they are received. Please allow up to 10 business days for processing. You will be notified when the loan has been processed.
OK Cancel